

COMMERCIAL EDUCATION SERIES

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# COMMERCIAL CORRESPONDENCE

PREPARED IN THE  
EXTENSION DIVISION OF  
THE UNIVERSITY OF WISCONSIN

BY

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## PREFACE

This course in Commercial Correspondence was developed in the University Extension Division for the purpose of giving applied instruction to those engaged in the actual conduct of business. The original notes were brought together for this purpose and to the instruction based upon these notes and their elaboration there was at once such a ready response and such a large demand that the present volume has naturally grown out of half a dozen years of experience in postal and class teaching, on the one hand, and the suggestive contributions of the business experience of many students, on the other.

The course was originally outlined and developed by Mr. Ralph Starr Butler, assisted by some of his colleagues. The work was finally revised for publication with the cooperation of Mr. Henry A. Burd, who also prepared the appendices, A and B. While this text was primarily prepared for adults, and for correspondence-study instruction, it has also been found entirely suitable for the instruction of youths pursuing courses in business or commerce with the purpose of entering commercial careers.

This course has two main purposes:

1. To teach the rules of grammar and rhetoric with particular reference to their application to business English.
2. To teach the best usage regarding the forms of business correspondence, to consider the essential qualities of all effective business letters, and to discuss in detail each of the more important classes of commercial communications.

The chief endeavor is to carry out the purposes included in the second group, but the first is by no means neglected.

Business English is effective English. It makes people do things. Every business letter is written with a definite purpose, and to accomplish that purpose it must, first of all, be correctly and clearly expressed. Chapters I and II, together with Appendices A and B, provide a general review of some of the more important principles of written composition. They should be carefully reviewed before beginning the study of the special treatment of business letters.

Students of commercial correspondence, like students of any other subject, must be firmly grounded in general principles before undertaking the study and practice of specific details. Because they are absolutely fundamental, considerations of word selection and of paragraph and sentence structure precede any treatment of the letter as a whole. Parts of speech and punctuation, being matters of grammar with which some degree of familiarity may be taken for granted, are placed in the Appendices. In all these matters, however, Appendices A and B and Chapters I and II should be studied before taking up Chapter III, "The Form of the Letter."

Chapters III to VI treat of the form of a business letter and some of the stereotyped expressions commonly employed, and give instruction in modern methods that place the emphasis upon originality and individuality rather than upon adherence to form and custom. The remainder of the book is devoted to a careful consideration of the various kinds of business letters, their purposes and characteristics, and methods of making them produce the desired effects.

Letters have been fully quoted, in whole or in part, not as "models" to be imitated, but as illustrations of what to do, and what to avoid doing, in effective business letters. The style is designedly intimate and personal, so that the student may feel himself actually to be the person facing the problems discussed and working out their solutions.



# CONTENTS

CHAPTER		PAGE
I	CHOICE OF WORDS . . . . .	I
II	PARAGRAPH AND SENTENCE STRUCTURE . . . .	13
III	THE FORM OF THE LETTER . . . . .	31
IV	MATERIALS AND FIRST PRINCIPLES . . . .	76
V	FIRST AND LAST SENTENCES . . . . .	100
VII	FOUR ESSENTIALS OF ALL BUSINESS LETTERS .	119
VII	MISCELLANEOUS KINDS OF LETTERS . . . .	152
✓VIII	COMPLAINTS—HOW TO WRITE THEM . . . .	192
✓IX	COMPLAINTS—HOW TO ADJUST THEM . . . .	202
✓X	LETTERS OF APPLICATION . . . . .	246
XI	INSPIRATIONAL LETTERS . . . . .	269
XII	CREDITS . . . . .	289
XIII	COLLECTIONS—FUNDAMENTAL PRINCIPLES . .	302
XIV	COLLECTIONS—THE FOLLOW-UP . . . . .	316
XV	COLLECTIONS—FINAL STEPS . . . . .	333
XVI	SALES LETTERS—MATERIAL . . . . .	350
XVII	SALES LETTERS—THE COMPLETE LETTER . .	367
XXVIII	SALES LETTERS—COMMON MISTAKES . . . .	378
XIX	SALES LETTERS—ANSWERS TO INQUIRIES . .	397
XX	SALES LETTERS—FOLLOWING UP THE INQUIRY	407
XXI	SALES LETTERS—FOLLOWING UP THE UNSOLICITED LETTER . . . . .	423
XXII	SALES LETTERS—MAKING THE LETTER FIT THE READER . . . . .	440
XXIII	SALES LETTERS—THE FORM OF THE LETTER . .	460
XXIV	FORM LETTERS . . . . .	472
	APPENDIX A—GRAMMAR REVIEW . . . . .	496
	APPENDIX B—PUNCTUATION . . . . .	505



## CHAPTER I

### CHOICE OF WORDS

A written word is the visible representation of a sound, or a combination of sounds, used as a symbol to signify an idea or thought. Most ideas and thoughts, however, cannot be expressed by single words. The words must be grouped into sentences before there can be a satisfactory expression of anything except the most simple ideas. The sentence, and not the word, is probably the typical unit of expression in any language. For this reason the best way to learn how to express thoughts is to study the form of sentences and to put into frequent practice the principles that apply in their construction. A great many of the things that the successful correspondent must know about words have to do with the relation of words to one another; *i. e.*, to the use of words in sentences. There are some important things about thought expression, however, that have little connection with the inter-relation of words and that must be considered apart from the study of sentence construction. The meaning and the effect of any expression are primarily dependent on the significance and effectiveness of the words that are used, and the correspondent who employs written language to secure results must, first of all, give careful consideration to the choice of words.

**Value of large vocabulary.**—The average individual uses only a comparatively few words in his ordinary conversation—a few hundred at the most—and, when

he writes a letter, his vocabulary is likely to be even more limited than it is when he is talking. He thinks that he must follow certain time-honored customs in his correspondence, and that he must use the same outworn, stereotyped expressions that are used in the majority of the letters that come to his desk. If he holds this belief, he is wrong. This important matter of individuality in letter-writing and the advisability of avoiding the peculiar modes of expression that have unfortunately become associated with the average man's idea of a business letter will be considered more in detail in later chapters. For the present it is sufficient to bear in mind that a letter is not good just because it is like other letters. To be an effective letter—to convey the exact meaning that the writer wants it to convey—it must avoid the use of words that have been employed so often that they have almost ceased to possess any force whatever; and every word must be selected for its special fitness in expressing exactly the idea the writer has in mind.

Before the phrase "choice of words" can mean much to the correspondent, he must possess a sufficient vocabulary to enable him to choose between two or more possible ways of expressing his thoughts. Ever since there has been any study of language, the student has been constantly urged to increase his vocabulary, and yet many people are content to go through life with no greater command of their mother tongue than they were fortunate enough to acquire as children. The successful correspondent is not in this class. He cannot be content with the vocabulary of the "man in the street." Words are his tools, and he must possess a sufficient stock of them to enable him to express his ideas correctly, clearly, courteously, and concisely.

**How to increase one's vocabulary.**—A good working

vocabulary can be acquired only by conscious effort. This can be done in three ways:

- 1 By associating with people who use good English.
- 2 By reading good literature
- 3 By using the dictionary

Our habits of speech are unconsciously formed by the speech that we hear about us. If those with whom we habitually associate use no better English than we do—if their vocabularies are no greater than ours—obviously we cannot learn very much from them, and we are inclined to use only the words and forms of expression that they use. The correspondent who wishes to increase his knowledge of words will take advantage of every opportunity to listen to people whose command of language is greater than his. The average individual can usually acquire a few new words from every sermon or lecture that he hears. Conversation with people whose English is excellent can be productive of additions to any one's vocabulary. It is a good practice to carry a notebook and write down every new word encountered, and every old word used in a new way. The words should then be looked up in the dictionary and constant effort made to use them in speaking and writing in order that they may become real additions to one's working vocabulary.

This suggestion is entirely practicable. Many people have increased their command of language in just this way. It requires simply a conscious effort to seek out the people whose vocabularies are greater than one's own, and the determination to take from them whatever can help to a better knowledge of the English language.

A word of caution at this point—the acquisition of a new word does not mean that the new word is always to be used instead of the old familiar word or group of

words one may have used previously to express the same idea. The old word is frequently the better. For example, perhaps there is a correspondent who never happened to think that "domicile" means about the same thing as "house." He hears the former word, looks it up, and finds that the two are practically synonymous. He certainly does not immediately begin to use "domicile" wherever he formerly used "house." In this instance, the old word is almost always the better. But there may come a time when "domicile" will be the one word that will exactly convey the intended meaning, and when that time comes the ability to use just the right word will be worth all the trouble of acquiring it and of storing it away in the memory.

The second method of acquiring a good vocabulary is by reading standard literature. The colloquial English of George Ade is interesting reading, but its perusal will not help the correspondent who is seeking to increase the stock of words that he can safely use in his conservative business letters. Later it will be pointed out that colloquial English—which includes a part of what is generally called slang—has a certain place in commercial correspondence. Nevertheless the ambitious correspondent can scarcely afford to draw his stock of working material from the language of the street. He must go to the books that have stood the test of time and are recognized as examples of standard English. This does not mean that the literary methods of the great novelists and essayists of the past are necessarily those that the modern business man must use to make his letters effective. The consideration here is simply that of the means of acquiring new words—of methods of increasing one's vocabulary, and one of the best ways to learn new words is to go to the books that were written by masters of the English language. These books must

be studied, not merely read "for the story." The dictionary must be frequently and constantly consulted. New words must be written down, spoken, used in sentences before they can properly be said to be added to one's vocabulary. This may not be conducive to rapid reading, but it will be exceedingly helpful in acquiring a mastery of words—the tools of the correspondent.

Use the dictionary. Never pass a word by unless its meaning is known. Cultivate the study habit. The average individual manages to express all of his thoughts, after a fashion, by using only a few hundred words. There are hundreds of thousands of words in the language. They are the servants of those persons alone who have studied to master them. There is nothing that will pay such satisfactory dividends to the correspondent as the persistent investigation of the meaning and value of words.

There cannot be too much emphasis on the necessity of an *exact* knowledge of words. There are many poorly educated people whose retentive memories have stored up a vast number of words which they use with little regard for the meaning or fitness of the words. Such people do not have large vocabularies—they only think they have. It would be ridiculous, of course, for a correspondent to use a word of whose meaning he knew almost nothing. It is almost as bad for him to use a word of whose meaning he is not absolutely sure. A careful study of the exact meaning of the words that comprise his vocabulary will give him the ability to use them properly.

**Synonyms**—A synonym is one of two or more words which have nearly the same signification, and which, therefore, may often be used interchangeably. It is an excellent thing to have command of a large stock of

synonyms. Their intelligent use permits a pleasing variety of expression. If there is a too conscious striving for synonyms, however, the result will be a labored and affected style. In a letter in which the same word must appear frequently, it is often better to repeat the noun than to try to use a different synonym in each case.

Note that synonyms have *nearly* the same signification. There are very few words in the English language that have exactly the same meaning as any other words. Practically every synonym has a shade of meaning that is peculiar to itself. The successful correspondent is the one who can determine exactly the word that will best serve his purpose. In the following list are shown a few sets of words that are frequently used synonymously. The shades of meaning between the words in each line are sometimes very slight—possibly so slight as not to be worth noticing. In other cases there are marked distinctions that ought always to be considered. The list is interesting as a suggestion of the possibilities of close study of the English language. These words should be carefully studied—preferably a few at a time—with free use of the dictionary. A good dictionary of synonyms is useful in such a study and is almost invaluable to the correspondent who earnestly desires to improve his command of the language. The words should be used in sentences immediately if they are to become a vital part of the student's vocabulary.

Ability, capability, capacity  
Absurd, ludicrous, preposterous, unreasonable  
Address, courtesy, tact  
Answer, reply, response, retort  
Apparent, clear, evident, obvious  
Brief, concise, terse  
Caution, discretion, prudence  
Commit, confide, consign, intrust  
Confirm, corroborate



Consequence, outcome, result, sequel  
Continual, continuous  
Credible, conceivable, presumable, probable  
Damage, disadvantage, injury, prejudice  
Disavow, disclaim, disown, repudiate, retract  
Exemption, immunity, liberty, privilege  
Gain, profit, increase  
Indispensable, necessary  
Just, accurate, fair, right, equitable  
Liability, debt  
Maintain, hold, assert, declare, contend  
Misstatement, error, falsehood  
Pay, settle  
Probably, presumably  
Prominent, conspicuous, important, famous  
Protest, dissent, deprecate  
Provisional, temporary, conditional  
Reasonable, equitable, judicious, right  
Satisfy, content, gratify, persuade  
Stock, store, materials, merchandise  
Tact, skill, wisdom, taste, discrimination  
Violation, infraction, refusal, disobedience  
Warrant, evidence, order, permit

This list is merely suggestive. The language of commerce is full of words that are used as synonyms. It would be well for the student to compile a list of his own from the letters that come to his notice.

**Long vs. short words.**—Long words are not necessarily good words. Long words are usually from Latin roots. They have come to us through the Latin and through the old Norman-French. In the old days in England, Latin and Norman-French were the languages of the learned classes and of the nobility. Anglo-Saxon was the language of the common people. The simple Anglo-Saxon words meant much more to the average man than the longer and more elaborate words of Latin origin, and what was true almost a thousand years ago is true to-day as well. The long words that came to us from the Latin are just as good

English as the short words that came to us from the Anglo-Saxon speech. There is something to be considered besides good English, however. Business English is effective English. It makes people do things. There are a great many good English words that are not effective in business. Long words of Latin origin are usually in this class. "Sell" is a better word than "convey," except perhaps in a formal contract. "Store" has more meaning than "establishment." "Letter" is a much better word than "communication" or "favor." Say "paper" rather than "document"; and, in speaking about a firm or company, use "firm" or "company" instead of "organization." Long words are not always of Latin origin and short words are not always Anglo-Saxon. Speaking generally, however, the short words are always to be preferred. They take less time to write (which perhaps is not an important consideration), and they mean very much more to the great majority of the people.

Above all, avoid the affectation of high-flown language. For plain things use plain words. Generally speaking, it is a safe rule to use the simpler (or shorter) word when a choice is possible.

**Denotation and connotation.**—Many words have two meanings. One meaning appeals to the intellect, and deals with facts. It is the dictionary meaning of the word. The other meaning appeals to the imagination, and deals with the feelings. It is not found in the dictionary. The first meaning is called the *denotation* of the word, and the second, its *connotation*. The dictionary definition of the word "mother" is a coldly analytical statement to the effect that "a mother is a maternal parent," which is entirely correct, appeals to the intellect, and has to do with facts. But when you think of the word, mother, you have something entirely different in mind. You probably think of your own mother and of all her characteristics, and the simple word is imbued with an indescribable charm, because of the

glamor surrounding the mental image that it calls up. The connotation of the word appeals to your imagination, and your feelings are aroused

But why should the correspondent bother about denotation and connotation? He may be writing a selling letter about Smith's Washing Machine. Now, to the man who reads the letter, the use of that phrase means simply that there is a machine that washes and that is called by the name of its inventor. When the correspondent uses the phrase, however, he probably has in mind a great deal more than that simple statement of facts. He knows all about Smith's Washing Machine, and whenever he thinks of the words in its name he has a mental image of all its excellent qualities, he thinks of the period of experimenting that preceded its invention, of the ingenuity of its construction, and of its proved ability to save time and labor in the operation of washing. Because the name of the article means so much to him, he must be careful to remember that it does not mean so much to the people to whom he is writing. The bare denotation of the words in the name is all other people will think about, and in order to make them really see the machine as he sees it, he must describe in definite, forcible terms all the qualities that immediately come into his mind whenever he thinks of Smith's Washing Machine. The failure of letter writers to realize that words which mean much to them may not have the same meaning for their correspondents, is responsible for much of the ineffectiveness of business letters.

**Slang.**—This is not the place for a detailed consideration of whether or not it is permissible to use slang in business letters. This is the place, however, for the statement of a few general principles that have a bearing on the matter. First, it is well to find out what slang really is. Slang is defined as "inelegant and unauthorized popular language, consisting of words and expressions of low or

illiterate origin or use, or of legitimate expressions used in grotesque or irregular senses" This is rather a severe indictment, but, fortunately, all slang is not so bad as the definition would lead one to believe Some of it is exceedingly forcible and effective, and can be used to advantage by the correspondent just as it can be used with entire propriety in business conversation. Slang expressions that can be used in business are really colloquialisms, colloquialisms are "expressions not coarse or low, and perhaps not incorrect, but below literary usage" Colloquialisms, then, are really not slang at all, if we are to observe the fine distinction between the terms Slang, however, is the inclusive word that is generally applied to all classes of expressions under consideration. Slang is sometimes of value in business correspondence because it is expressive and forcible. Many a slang phrase means more to the average man than a complete sentence of more correct language would mean Colloquial language is the language of "the man in the street," and it is to "the man in the street"—the average man, in other words—that most letter writers want to appeal. There is a very decided danger in the use of such language, however. In the first place, there are many kinds of letters in which colloquialisms are absolutely out of place—letters of application, of recommendation, of introduction, letters asking favors, letters to officials in positions of dignity, etc. And in the second place, even if the letter is of such a nature that certain colloquialisms are not out of place in it, the writer may be unable to distinguish between the language of "the man in the street" and the language of the man in the gutter. Anything that is vulgar and low must be studiously avoided under all circumstances; that which is merely "below literary usage" is to be used, if it serves a useful purpose, but with discretion and care, just as all the other tools of the correspondent are to be employed when occasion and judgment seem to justify their use When the various

kinds of business letters are considered in detail in later chapters, careful attention will be given to the circumstances in which colloquial language may be safely used, and suggestions will be made for distinguishing between permissible slang and that which is forever barred from the language of intelligent people. For the present, it is sufficient to present a few examples to indicate the kind of slang that is permissible and some of the circumstances in which it may be advantageously used.

If your magazine pulls as well as the Blank Monthly, I will give you a twelve page contract

"Pulls" is decidedly a slang word used in this way, but it expresses the thought better than any other word or group of words could express it. "Pull," however, is being greatly over-worked by advertising men, and when a slang word is over-worked, it soon loses its effectiveness, just as any other word does when it is used too much.

If you are tired of a salaried job, if you want to get into a big-paying, independent business of your own, I have a proposition that will interest you

It is not clear that the word "job" instead of "position" is strictly in accordance with literary usage, and "big-paying" will hardly be found in Thackeray or Dickens. Both expressions, though, are perfectly good English; they mean a great deal, most business men accept them without question, and no other words would have fitted as well into this sentence.

The following complete letter is an interesting example of the proper use of slang *under certain conditions*. Try to substitute literary phrases for any of the colloquial expressions, and the letter is weakened.

There is no better time to start in this business than right now. People always spend money freely just before the holidays—get in

the game and get your share of this loose coin. Remember, we ship on the day the order comes in. Send us your order this afternoon, and the goods will be at your door day after to-morrow. You can have several hundred dollars in the bank by this time next week. Why not? All you need to do is to make the decision now.

Unless you are blind or pretty well crippled up, you needn't expect that people will come around and drop good money into your hat. But they will loosen up if you go out after them with a good proposition such as this—and provided you get to them before the other fellow does. The whole thing is to get started. Get in motion! Get busy! If you don't want to take time to write, telegraph at our expense. It doesn't make much difference how you start, the thing is to start. Are you with us?

That is what is called a "ginger" talk. It is effective when addressed to a certain audience and with a certain purpose in mind. What the proper audiences and purposes are will be considered in detail later. For the present, simply bear in mind that the purpose of writing business letters usually is to make people do things—that business English is simply effective English—and that if colloquial language is more expressive than literary language, if it has a greater power to move people to action, it is a perfectly proper medium of expression in a business letter, provided the language is not vulgar or coarse, and also provided that the man to whom the letter is written is not one who might possibly be offended by being addressed in informal terms. There are a good many "if's" and "provided's" in the preceding sentence. Their number indicates the care that must be taken in using slang in business correspondence. It can be used effectively at times, but unless the writer is very sure what those times are, it would be well to avoid its use altogether.

## CHAPTER II

### PARAGRAPH AND SENTENCE STRUCTURE

**Scope of chapter.**—It is not the purpose of this chapter to present a complete discussion of sentences and paragraphs. Such a discussion would cover practically the entire field of grammar and rhetoric. It is designed simply to consider briefly the three chief units of construction in commercial correspondence—the entire letter, the paragraph, and the sentence—and to emphasize a few of the helpful principles that aid the correspondent in grouping words into sentences, sentences into paragraphs, and paragraphs into letters in the most effective way. The three general principles of construction that are as important in business letter writing as they are in all other forms of composition are the following: unity, coherence, and emphasis. What these terms mean will be explained when their application to each of the chief units of construction is considered. The inexperienced writer must constantly bear these three principles in mind. It may be difficult at first to remember to apply them in all cases, but gradually they will exercise an unconscious influence over the work of the writer, and it will be as natural to remember them and to apply them as it is to apply any of the other rules that make for easy reading and exact understanding of written thoughts.

### THE LETTER AS A WHOLE

**Unity.**—The principle of unity as applied to the whole letter simply means that the entire composition should center

about one main idea. It would seem that every one would recognize and apply this principle without argument, but there are a surprising number of business letters in which the principle of unity is violated. The following is an example :

We acknowledge receipt of your letter of January 21, enclosing check for \$250.00, in full payment of your account. Please accept our thanks for the prompt remittance.

Recently we received an application for employment as traveling salesman from Mr. Frank J. Brown, who states that he was at one time employed as your representative in Pittsburgh. We shall be glad to receive any confidential statement that you may care to make regarding his selling ability and general qualifications for our work.

**Disadvantages of lack of unity.**—There is no unity in this letter. The two paragraphs treat of absolutely distinct matters. Such a letter is inexcusable not only because it violates the first principle of all composition, but also because it is so arranged as to make delay in answering inevitable. All modern business houses of any size or importance are organized on a departmental basis. The department that wishes to be advised of the receipt of remittances is ordinarily not the department that can give information concerning the record of former salesmen in the employ of the house. In the case of the quoted letter, therefore, the reply to the second paragraph could not be made until the letter had first gone to the cashier's department and had then been sent to the sales department for final attention. Or, copies of the letter might be made in the receiving office and sent to the departments concerned. Either procedure might result in delay and confusion, and it is not infrequent for a letter to fail to receive the attention of one or more necessary departments when it has to be passed around among several.

There is still another reason why no letter should treat of



more than one main subject. In many business houses the letters that are received are filed by subjects and not according to the names of the writers. If this is done, where would such a letter as the one quoted above be filed? It would have to be filed under one of the two subjects treated, and a cross reference card placed in the file for the other subject, or a copy would have to be made. This is inconvenient and confusing. The writer of a letter, simply because his own correspondence is filed by names, has no right to conclude that the file of his correspondent is arranged in the same way. By confining each letter to a single subject, he should avoid every possibility of inconveniencing the man to whom he is writing. This is an absolute rule in the large houses that have systematized their correspondence, it should be an absolute rule in every business house.

**The test of unity.**—There are two points of view from which the matter of unity may be considered. It means, in the first place, the excluding of everything not directly connected with the main subject matter of the letter. The test of unity from this standpoint is whether the essential points of a letter can be summed up in a single sentence. This could not be done in the case of the letter that has been quoted. Two topic sentences would be required: "We thank you for your remittance" and "What can you tell us about Frank J. Brown?"

In the second place, unity means the including of all the points that are needed in the letter in order to make it accomplish the writer's purpose. For instance, people who are inexperienced in ordering goods by mail (as well as some who are not inexperienced) frequently fail to give vitally important information about the articles they want to buy. They fail to give sizes, or quantities, or qualities, or some of the other data that the shipper must possess. In other kinds of letters the same fault is often found.

The reason for it is usually carelessness. The remedy is a definite purpose on the part of the writer, a clear conception of the means necessary to accomplish that purpose, and the application of common sense to the matter in hand

**Coherence.**—It is necessary for each letter to treat of but one main idea, but there may be as many parts to the letter as there are sub-headings to the general subject of the communication. The purpose of paragraphs is to group the related thoughts under the several sub-headings, and to separate the different methods of treating the main idea. It must not be thought, however, that the order in which the paragraphs are written is immaterial so long as they all have a bearing on the common subject. The principle of coherence demands that the paragraphs shall be arranged and connected in such a manner as to make their relation unmistakable.

The natural way of accomplishing this is by letting each paragraph follow the preceding one in logical order. What is a logical order is, of course, a difficult matter to decide in some cases. In most letters, however, there is a certain method of developing the subject that is obviously the natural and logical method to pursue. In the following letter, for example, it is evident that the paragraphs are arranged in natural order, and that any other arrangement would be illogical and wrong.

On April 15 we sent you our order No 613, for 500 automobile wheels. A copy of the order is enclosed with this letter. Please note that it calls definitely for wheels having a diameter of 38 inches, and that it specifies in exact terms the desired dimensions of the spokes.

The wheels were shipped by you on July 20 and reached us yesterday. We were surprised to find that in about one-quarter of the shipment the diameter of the wheels and the dimensions of the spokes are not in accordance with our specifications. To be exact, 140 wheels were found to be only 36 inches in diameter, with spokes much smaller than those that we ordered.

Evidently these 140 wheels were shipped in error, we are holding them subject to your directions. As we have urgent need for all the wheels originally called for, we request immediate shipment of an additional 140 wheels with dimensions indicated in our order.

The order of these paragraphs is the natural one. Briefly, the sequence of ideas is as follows. (1) We placed an order with you for certain supplies. (2) The goods were received, but were not in accordance with the specifications. (3) We want you to correct the error.

**Remedy for incoherence**—The failure to arrange paragraphs in proper order is frequently due to carelessness in thinking and in writing. It is not unusual for a correspondent to commence to dictate a letter without having a very clear idea of just what he is going to say or how he is going to say it. Obviously when a writer does not know how he is going to finish a letter until he has begun to write it, he cannot be expected to have any natural connection between his paragraphs, nor can he be expected to arrange them in logical order. The best way to make a letter coherent is to have a definite knowledge of the thing to be written about, to know exactly the point to be made, and to determine *before starting to write* just how the matter should be treated. All this simply means that the correspondent should not attempt to write a letter until he knows what he is going to say and how he is going to say it. It may seem strange that any one should need such advice, but the fact that it is needed is proved by the large number of letters that are written seemingly without regard for this fundamental principle.

**Connection between paragraphs.**—Coherence is a matter of connection as well as arrangement. This means that there should be something in each paragraph to suggest its connection with the paragraph that precedes or that follows it. The connection may sometimes be suggested by the simple fact that the two connected paragraphs treat in dif-

ferent ways of the same general subject. Often, however, there is something more definite than this to indicate connection.

One method of showing connection is the use of what are called echo words in the opening sentence of a paragraph. This method of transition from one paragraph to another is illustrated by the paragraph you are now reading. The word "connection" is used in the last sentence of the preceding paragraph and in the first sentence of this one. It definitely shows that there is a close relation between the two paragraphs. The use of echo words is good, but they must not be over-worked. Echo words in the first sentence of every paragraph would make a letter decidedly stiff and monotonous.

Another method of definitely indicating connection between paragraphs is the use of demonstrative pronouns, such as "this," "that," "these," and "those," in the opening sentence of a paragraph. The antecedents of these words should, of course, be found in the preceding paragraphs. Note the method of showing connection in the following:

We are not sure that we correctly understand the proposition advanced by you in your letter of May 31. It seems to have been your intention, however, to ask us to ship to you 15 machines on consignment, to send our demonstrator to show you how to set them up and run them, and to share with you the expense of a warehouse and demonstrating room.

We regret to advise you that we cannot do this. It is our fixed policy to distribute our machines only through established local dealers, etc.

The antecedents of "this" are in the last sentence of the preceding paragraph, and connection is definitely shown by the use of the demonstrative pronoun.

There are other methods of indicating connection between paragraphs. One of them is the use of such introductory expressions as "in the first place," "in the second place," or "second," "third," etc. Obviously this is not to

be overdone, but if there are two or three formal points to be emphasized and differentiated as forcibly as possible, the use of numerals to introduce paragraphs is proper and effective. Similar to these expressions are words and phrases like "also," "on the other hand," "furthermore," "in like manner," etc. Illustrations are unnecessary here, these words are frequently used, and they often effectively indicate the connection between what has gone before and what is to follow.

**Transition sentences.**—The sentence that shows the connection between paragraphs is called the transition sentence. It may come either at the end of one paragraph or at the beginning of the next, the latter position is usually preferable. The transition sentence may simply contain one of the words or phrases that indicate connection, or it may suggest connection without using any of the more or less mechanical methods that have been considered. For example, the following is a good transition sentence: "Approach the whole situation from another standpoint." Connection is certainly shown between the paragraphs, although it takes a whole sentence to do it. A sentence is well used to accomplish this purpose, however, if the connection would not be clear otherwise.

**Connection depends on arrangement.**—It has been shown that coherence in the letter as a whole is a matter of arrangement of paragraphs and of the connection between each two of them. Logical, natural, effective arrangement is the more important of these two factors in coherence. Arrangement is the correspondent's first concern in constructing his letter. Connection is important, of course, but if there is the proper *unity* in the letter, there will be connection without any conscious effort on the part of the writer to indicate it. The mechanical methods of suggesting connection are frequently valuable, but they are perhaps less needed in commercial correspondence than

in any other form of composition Business letters are usually short, and the connection between paragraphs in a short letter that possesses the proper unity ought to be clearly evident without the use of mechanical methods to show connection Use echo words, or transition sentences, or any of the other connectives when they are necessary to indicate connection, but do not use them so much that the letter becomes stiff and its style formal

**Emphasis.**—The last of the principles of construction that is to be considered in connection with the letter as a whole is the principle of mass—or emphasis, as it is more fittingly called The principle of emphasis requires the statements in a letter that are of the greatest importance, and which, therefore, ought to be emphasized, to appear in the most conspicuous parts of the letter The most conspicuous parts are the beginning and the end It is altogether too customary for the correspondent to waste these valuable positions by using them for such relatively unimportant and frequently wholly unnecessary statements as “Your letter of the 13th instant has been received, and in reply we wish to say, etc,” and “Thanking you for your order, and hoping that we may enjoy your continued patronage, etc” This matter is not to be taken up in detail just now It is so important that it deserves a separate chapter, it will also be treated in connection with each of the different kinds of business letters that are to be considered While the method of applying the principle of emphasis is nearly the same in all cases, the question of what points should be emphasized has to be determined separately for each class of business letters and usually for each individual letter in any class.

#### THE PARAGRAPH

**Unity.**—The application of the principles of unity, coherence, and emphasis to the letter as a whole has already

been discussed. These principles also have an application to the next smaller unit of construction—the paragraph. Unity in a paragraph means the same thing as unity in the entire letter. A paragraph should treat of but one main subject, which may be a sub-heading in the outline upon which the letter is built. As a matter of fact, an excellent method of securing unity in paragraphs is to make an outline of the proposed letter either mentally or on paper, and to assign each sub-heading to one paragraph. Notice the letter regarding a defective shipment of wheels, on page 16. The general subject of this letter is “Automobile wheels received but not in accordance with the order.” The main sub-headings are: “The order,” “The goods received—part of shipment defective,” and “Please correct the error.” A separate paragraph is assigned to each of these subjects. The paragraphs in a letter soliciting advertising for a magazine might treat respectively of the following subjects: a statement designed to arouse the reader’s interest—to show him why he should read the letter, quantity and quality of circulation, how the magazine can serve the interests of the man to whom the letter is sent, rates, discounts, etc.; and finally a question, a suggestion, a decisive statement, or anything else to emphasize the points previously made, and to induce action.

**Purpose of paragraphing.**—The number of paragraphs in a letter and the length of each one depend solely on the scope of the general subject of the letter and the amount of consideration that is desirable for each of its parts. Many writers of business letters forget this fact. There seems to be a widespread belief that the only purpose of the paragraphs is to indent certain sentences so as to relieve the monotony of a solid page of type; and that the more indentions there are, the easier the matter is to read.

Both of these beliefs are wrong. In the first place, the relief from the monotony of a solid page, which is afforded

by the paragraph indentions, is only a minor purpose of using paragraphs in a letter. The chief purpose is to group related sentences, and to separate one group of related sentences from another. The necessity of dividing a letter into paragraphs aids the writer in following a logical outline, and the indentions that mark the paragraphs help the reader by indicating where there are breaks of thought, and make it possible for him to read a letter hurriedly and yet retain a definite impression of each of the principal points the writer wishes to make. If there were no paragraphs in a letter—in other words, if there were no coherence to the sentences—the reader would have difficulty in discovering exactly what the writer wanted to say, and even if a letter possessed coherent paragraphs but had no indentions to indicate where one paragraph ended and the next began, the hasty reader of the letter would be likely to pass entirely over one important group of sentences without giving them the attention they deserved. The paragraph indention is a danger signal. It says, "Be careful! What follows is not mere repetition of what you have already read. It is something new and probably important. Don't skip it. At least read far enough to see what it is all about." The purpose of the paragraph and of the paragraph indention, therefore, is decidedly not primarily to make the page easier to read, by splitting up the printed or written matter into a number of parts. Their purpose is far more important than that.

**Too many indentions.**—In the second place, it is not true that the ease with which a page is read is measured by the number of paragraph indentions that it possesses. The following is a good example of a common type of letter that is written for the purpose of soliciting advertising. Read it first as it was actually written, with nearly every sentence indented:



Dear Sir

You have had your chance in life

You've improved it too

We know it because you're advertising

We're going to give you another GOOD chance

The chance is Blank's BIG WEEKLIES

Seven hundred and fifty thousand of them every week

Every copy is sold by our own agents, for cash-on-the-spot—5c

Cash sale circulation is always a live circulation

All these papers are sold in the small-town districts

Country people are forced to buy by mail They're good buyers

You are advertising to just that very sort

People have wants in summer just the same as in winter.

See enclosed memo bill A trial won't cost much. Why not try it—once?

Key your advertisement. We'll stand or fall by the results

Yours very truly,

W D BLANK Co

This is extremely jerky. The impression given is that the writer was very enthusiastic about his proposition—which is commendable and right—but his thoughts were so intense that they had to be put down on paper indiscriminately without regard to any such prosaic matters as coherence and emphasis. In reality the writer probably had coherence very much in mind. There are a number of logical dividing points in the letter, they were wilfully ignored by the writer, however. He made almost every sentence a paragraph, presumably because he thought the letter would attract more attention and would be easier to read if he did so. See how much better the letter is when arranged in logical paragraphs:

Dear Sir.

You have had your chance in life. You've improved it too. We know it because you're advertising. We're going to give you another GOOD chance.

The chance is Blank's BIG WEEKLIES. Seven hundred and fifty thousand of them every week. Every copy is sold by our own

agents, for cash-on-the-spot—5c Cash circulation is always a live circulation

All these papers are sold in small-town districts Country people are forced to buy by mail They're good buyers You are advertising to just that very sort

People have wants in summer just the same as in winter

See enclosed memo bill A trial won't cost much Why not try it—once? Key your advertisement We'll stand or fall by the results.

Yours very truly,

W. D. BLANK Co

This letter would hold the attention of the reader better than the other one, because it really looks shorter—there do not seem to be so many different sections to be read And it would probably make a stronger impression too, because each separate point stands out forcibly as a unit.

This is not a question of long paragraphs versus short paragraphs, it is simply a demonstration showing the ineffectiveness of the silly custom of indenting every sentence whether it really is a separate paragraph or not. If every sentence is indented, the page is exactly as monotonous in appearance as it would be without any indentions at all, and, besides, the writer of indented sentences loses all the point-edness and force that are given to a letter by the use of real paragraphs

**Long vs. short paragraphs.**—About the question of long versus short paragraphs there can be no argument By all means use short paragraphs, for the same reason that short letters are usually advisable—the average business man does not have time for a lengthy communication on any subject or any part of a subject, and what the writer has to say to him must be said quickly. *But short paragraphs are not to be secured by the application of any mechanical principle.* One cannot achieve the best results by arbitrarily making a paragraph of every sentence or every other sentence or of every third sentence, any more than he

can write an effective business letter simply by studying the mechanical forms of letter writing. The way to write short, clear paragraphs is to know exactly the different divisions in the subject matter of the letter, and to have concise, definite thoughts about each division. If one's thoughts are hazy and his vocabulary weak, his paragraphs will be long and rambling. If one's ideas are clear, his purpose definite, and his vocabulary adequate, his paragraphs will be clear, concise, and forcible. Mechanical rules for shortening paragraphs are worthless. One's methods of writing are determined by his methods of thinking. Right mental processes are the first essential for right methods of expression.

**Coherence.**—The principle of coherence in paragraphs has reference to the arrangement and connection of sentences. As in the case of the order of paragraphs, the order of sentences within a paragraph should be the natural, logical order. There should be definite, easy progress from one to another. The chronological order of events is the order to follow in reciting the facts regarding an order or a complaint, and in telling about a business experience of any sort. In other cases the order of climax is the order to be followed. This should be the order in collection letters, in selling letters, and in all cases where the desire is to force the reader into more or less unwilling activity of any sort. This matter will not be considered in detail at this time, because it will be necessary to give it careful consideration later in connection with the study of the different kinds of business letters.

Connection between the sentences in a paragraph is indicated in much the same way as connection between paragraphs is indicated. Note the following interesting statement on this point from Mr. G. B. Hotchkiss' treatise on Business Correspondence in the Modern Business Series:

"An important help to a smooth progress is gained by

the use of the parallel construction. When several sentences in succession are similar in idea, they should be expressed in similar form. For example, note the construction of the following paragraph.

"There are three kinds of connectives commonly used between sentences to aid the smooth progress of the paragraph. The first kind includes conjunctions, such as 'and,' 'but,' 'however,' 'nevertheless,' etc. The second includes demonstratives, such as 'this,' 'that,' etc. The third includes phrases which repeat the idea, sometimes in the same words, of the preceding sentence. Of these the loosest and most frequent is the first kind, the closest is the last. All are useful, but it is well to guard against too frequent repetition of 'and.' Use, instead, the more specific conjunctions and demonstratives."

Remember, however, that in the case of paragraphs as in the case of entire letters, it is not necessary always to use mechanical means, such as those mentioned in the quotation, to indicate connection between sentences. If a paragraph possesses real unity, if it has been carefully thought out before it was written, and if the sentences are arranged in the order in which they will be most effective, there will be a definite and obvious connection between them without any conscious attempt on the part of the writer to indicate it. Look through a few of the paragraphs in any well written composition. There are usually only a few instances of the use of what have been called mechanical means to indicate connection between sentences, but the connection is there just the same, and the impression gained from reading the paragraphs is probably the stronger because the expressions of the different ideas follow each other naturally without any apparent effort on the part of the writer to make them do so.

**Emphasis.**—The principle of emphasis in a paragraph means the same thing as emphasis in the letter as a whole

—the important sentences should be placed in the most conspicuous places, which are at the beginning and the end of the paragraph. Of these two positions, the second is probably the better, because the break in the printed matter or in the writing naturally causes the eye to pause a bit before taking up the next paragraph, therefore the last sentence is seen\* for a trifle longer time than the rest of the paragraph. The explanatory matter—the sentences that lead up to or merely explain the main point—should be in the middle, and the beginning and end should be reserved for the real subject sentence—the sentence that sums up all that is said in the paragraph or that serves as a ground-work for the development of the ideas in the other sentences.

In certain kinds of writing—description or exposition, for example—it is not so important to apply this principle of emphasis to paragraphs. In business letters, however, it is important. Their purpose is almost always to get something done, to induce action of some sort, they must influence the mind and actions of some one, and if they are to have this influence, they must be arranged so as to take full advantage of every opportunity to emphasize their vital points.

### THE SENTENCE

**Unity.**—The sentence is the last of the units of composition in connection with which it is important to consider the principles of unity, coherence, and emphasis. The grammatical meaning of the word sentence is fully treated in Appendix A. The point there explained which is of particular importance in the present connection is that a sentence should contain but one complete idea, or two or more incomplete ideas so connected as to indicate that they are to be taken as a unit. In other words, do not put into a sentence two or more ideas that are not intimately connected. As in the case of the entire letter, so also in a

single sentence, unity consists just as much in putting into a sentence everything that belongs there as it does in keeping out of a sentence everything that does not belong there. For example: "You have made a mistake. You have billed the goods at \$3 00 instead of at \$2 00." Obviously these two statements form a single sentence. "You have made the mistake of billing the goods at \$3 00 instead of at \$2.00." Note also the following: "We should be glad to receive an extension of time on our account, because our recent change of location to the center of the fashionable district between Grand St. and Charleston Ave., has left us temporarily short of funds." There is no unity in that sentence. The details regarding location are interesting and probably important to the creditor, but they do not belong in the same sentence as the request for credit. Another example of lack of unity is found in the following sentence: "We have received your letter regarding our goods, which are on sale in the leading stores in your city." Few persons would make such a mistake as that, but letters are sometimes written containing just such so-called sentences, and it is important, therefore, to warn the correspondent against making similar errors.

**Coherence**—Coherence in sentences is largely a matter of following the rules of grammar regarding the position of modifiers. The words must be in logical and grammatical order, and they must be so connected as to indicate clearly the relations between them. Inasmuch as all these factors are discussed in Appendix A, no further consideration will be given them here.

**Emphasis.**—Emphasis in sentences consists in beginning and ending "with words that deserve distinction." Let the important words come at the beginning and at the end, and the less important words somewhere between the two extremes. But just as there is a difference in the relative emphasis value of the beginning and the end of a para-

graph, so there is a difference in the relative emphasis value of the beginning and the end of a sentence. Consider these two sentences:

You will increase your profits if you use this machine  
If you use this machine, you will increase your profits

The increase in the reader's profits is the important point. In which sentence is this point more emphatic? Obviously in the second one. The following are similar examples:

Although we regret the necessity of taking such action, we shall be compelled to bring suit for the amount due unless the account is settled within ten days from this date.

Unless the account is settled within ten days from this date, although we regret the necessity of taking such action, we shall be compelled to bring suit for the amount due.

The relatively unimportant phrase "although we regret," etc., should not be dignified with the position of importance either at the beginning or at the end of the sentence. There are two important points to be brought out: the alternatives of payment or of being sued. One of them should be at the beginning of the sentence and the other at the end. The threat of suit is the more important of the two. It is the idea that the writer wants to impress forcibly upon the readers, and the threat is far stronger at the end of the sentence than in the middle or at the beginning.

**Periodic sentences.**—In each of the sets of contrasted sentences in the preceding paragraph the first is technically called a *loose* sentence, and the second is called a *periodic* sentence. "A periodic sentence is one in which no thought is strictly complete until the end." In other words, the reader does not know exactly what the important point is until he has read the whole sentence. When he reaches the last few words, the thought becomes complete, and its force is probably the greater because the reader's interest in the preliminary statements has been sustained by his curi-

osity to discover the real point of the sentence. Certainly periodic sentences are not to be used always. But when an important point is to be presented as forcibly as possible, remember that a statement is usually stronger at the end of a sentence than at the beginning.

**Summary.**—This chapter is a very brief consideration of the three important principles of construction that are of the greatest assistance to the correspondent. Their purpose is chiefly to make written composition *effective*, and because business English is effective English—English that makes people do things, in other words—it is evident that the principles of unity, coherence, and emphasis are entirely practical, and that they can be of definite aid to the correspondent in his work. The subjects treated are fundamental in all written composition, they must be mastered before the correspondent can satisfactorily study the principles that apply more specifically to business letters. This chapter should be studied in conjunction with Appendix A and may be referred to with profit throughout the study of the entire book.



## CHAPTER III

### THE FORM OF THE LETTER

It is frequently said that the chief trouble with a great many business letters is that they do not express their writers' personalities—they are too stiff and formal and are lacking in individuality. It is also frequently said that the greatest need in business correspondence is to induce business men to break away from tradition in their correspondence and to learn to make their letters expressive of themselves, of their goods, and of their business policies. Both of these statements are undoubtedly true. The days of the mechanical letter are past. The chief purpose of this book is to show the correspondent how to get away from out-worn writing customs, and by expressing his own thoughts naturally, directly, and effectively, to make his letters do what he wants them to do.

**Correctness.**—If traditional forms in letter writing are exactly the thing that the correspondent ought to avoid, why should this book contain a chapter dealing with The Form of the Letter? There is a very good reason, but it can best be understood after a brief consideration of one of the essential characteristics of all successful business letters. The first test to apply to any letter is this: Is it correct? In its appearance and make-up does it conform to the accepted standards? It should be thoroughly understood that a letter can be absolutely correct and yet be just as expressive of the writer's personality as modern conditions demand. Correctness does not mean mechanical writing or blind adherence to form; it means simply the application

of the necessary rules that are sanctioned by good sense and good usage

Correctness means good grammar, it also means good sense and good taste in the dress of a letter. A salesman must not only use correct English if he is to be successful in the highest degree, but he must also wear clothes that prove him to be a sensible man, who has the regard for his own appearance that is one of the marks of justifiable self-respect. So it is with a letter, its dress is as important as its English. It would be just as absurd for a letter writer to put the signature where the salutation ought to be, as it would for a salesman to carry his shoes in his hand and to expect to do business with rational people. In his own dress an individual is allowed plenty of latitude for the expression of his individual taste, and in the dress of his letters a correspondent has all the opportunity he desires to make his letters represent the things he stands for; but in both these cases there are a few fundamental rules that help rather than hinder the expression of individuality, and that cannot be broken without destroying the effectiveness of what the person or the letter is trying to do.

Correctness, then—the following of established usage with respect to certain essentials—has a great deal to do with the form of a letter, and because correctness is the first thing to be desired in business correspondence, it is necessary in this book to consider some of the important things about the form or dress of a letter.

**Why a letter should be correct.**—Throughout this chapter it would be well for the student to bear in mind four leading reasons for the application of the rules and customs that are to be explained. The reasons are as follows:

1. As long as certain established customs are wise and necessary, the refusal of a correspondent to follow those

customs subjects him to the suspicion of not knowing what is correct and what is incorrect.

2 When a correspondent dresses his letter in such form that the appearance is strange and striking, the recipient is likely to think about the appearance rather than about what the letter says. Some people seem to think that the appearance of a letter ought to be striking in order to insure its being noticed and read. They are wrong. Most letters, simply because they are letters, are read by the recipients. The only kind that have to be unusual in order to be read by the busy man of business are unsolicited selling letters; and even in the case of such letters, if they look like personal communications, the first sentence or paragraph is always read. After the nature of the letter has been ascertained, there is absolutely nothing that will insure the rest of its being read except the interest of the recipient in what was written. No amount of rainbow colored paper or poster type is going to make a business man read a letter unless the first sentence or two convince him that he might be interested in the rest.

3. The usual arrangement of a letter is the best, because people are accustomed to looking for certain features in certain places. For instance, the eye involuntarily is directed to the upper right-hand corner of a letter sheet for the date, and if the date does not appear there, the reader is put to the inconvenience of hunting for the information he wants.

4. There are certain standards of courtesy in the business world that are as well established as the standards of courtesy in social life. No one can ignore these standards with impunity. The requirements of courtesy in business correspondence are expressed in the fundamental principles of arrangement and expression that have been developed for the guidance of letter writers. If these principles are applied, the correspondent need have no fear that his letter

will offend. If he fails to apply the principles, he is in danger of offending by ignoring the courtesy that business demands. For instance, every one knows that the ordinary letter to a man begins with some phrase like "Dear Sir." This is not simply a useless introduction, with no purpose except to take up space and the time of the stenographer. It is one of the established courtesies of the business world, and if it were omitted, a great many readers would feel distinctly offended. There is no excuse for running this risk when it is so easy to do the right thing and offend nobody.

**Contents of chapter.**—The terms form, dress, and arrangement of a business letter have been used synonymously. As a matter of fact, they do not mean quite the same thing. The dress of a business letter might mean the paper and the ink, while the arrangement would have nothing to do with the kind of materials used. The materials will be considered later, and in this chapter attention will be devoted to the formal parts of a letter; the arrangement of the parts on the page, and the wording and punctuation of the various parts, so far as that subject is not considered in other chapters.

**Standard form.**—The accepted form of a business letter is the one that has been found to combine in the most satisfactory way the elements that make for clearness and convenience in business correspondence. There is nothing sacred or inviolable about the ordinary form, it is simply a matter of convenience and courtesy. If any other arrangement of the parts of a letter should prove to be better, it ought to be adopted by every business man. But at the present time no alteration in the customary form has been proved sufficiently advantageous to warrant a change in the general practice. The several parts of a letter and the standard arrangement are shown below:

Elkhorn, Wis, Sept 10, 1917 (Heading)

Messrs John Smith & Company, }  
 Milwaukee, Wis } (Introductory Address)  
 Gentlemen (Salutation)

About the first of November I expect to open a dry-goods store in this city I shall require a full line of supplies, and I shall be glad to have your representative call upon me at his earliest convenience

In order that there may be no delay in filing my order, please establish my credit status as soon as possible, and advise me of the amount of credit you will be willing to extend to me. Body  
of the  
Letter

I enclose a sworn financial statement of this date As I have not heretofore been engaged in mercantile pursuits, I am not listed in the Agency books For the necessary information regarding myself I refer you by permission to the First National Bank of Elkhorn, Wis, and to your customers, Messrs O L Bay & Company of Freeport, Ill

Yours very truly, (Complimentary Close)

(Signature) RICHARD O BROWN

#### THE HEADING

**Purpose.**—The first purpose of the heading is to enable the recipient of a letter to tell at a glance where he can address his reply Accordingly the heading should always contain the full postoffice address If a person lives in a city where the street address and number are required on a letter to insure its prompt delivery, it is wrong for him to give simply the city and state in the heading The following would be the correct heading for a letter from Gary, Ind, for example:

16 Main St, Gary, Ind,  
 May 3, 1919

**Address in letter-head.**—In many cases the printed letter-head contains the street address, city, and state If a letter-head contains all this information, the data need not be repeated, and the heading in such a case may consist merely of the date Care should always be taken, how-

ever, to see that the letter-head does not contain a conflicting number of addresses. Business houses that have branches in several cities sometimes place the addresses of all the branches on their letter-heads. It is recognized rather generally now that this practice is not a good one, because the recipient of a letter is likely to send his reply to the wrong branch, but where the practice is persisted in, there is a peculiar necessity for including in the heading of each letter the complete address of the branch from which the letter is going.

**Rules for heading.**—In order to have the arrangement of the heading conform to accepted standards, a few simple rules should be borne in mind.

1. The right end of the heading should be even with the edge of the typed or written matter on the page. This does *not* mean that the heading should extend to the right edge of the paper. In pen-written as well as in typewritten letters there should always be a blank margin on all sides of the page, and the heading should not run into this margin.

2 The beginning of the heading should never extend farther to the left than the middle of the page.

Sometimes the heading is so long that it is impossible to confine it in one line between the middle and the right edge of the type page. In such cases it should be split up into two or more lines, and ordinarily it is well to put the address on one line, and the date on another. An excellent arrangement is as follows

1123 Atherton St, Rochester, N Y,  
Sept 3, 1917.

The date is centered underneath the first line. There are, of course, other ways of arranging a two line heading. For instance.

1123 Atherton St,  
Rochester, N. Y., Sept 3, 1917

And

1123 Atherton St, Rochester, N Y.,  
Sept 3, 1917.

Neither of these last two arrangements, however, is as symmetrical as the first one. For this reason, and because the first arrangement is more generally used than the others, it is to be preferred in nearly every case.

A three line heading is frequently seen. When it is used the following arrangement is advisable:

1123 Atherton St,  
Rochester, N Y.,  
Sept 3, 1917

It is difficult to arrange such a heading symmetrically, but care should be taken to do so. In some cases it is well to spell the name of the month in full in order to make the date line longer than it would be with simply the abbreviation of the month.

**The date.**—It has been said that the first purpose of the heading is to give the recipient of a letter a definite address to which his reply can be directed. Every heading, however, contains the date as well as the address. The second purpose of the heading, therefore, is to indicate exactly when a letter was written. The date is of the utmost value. Never, under any circumstances, should it be omitted from a letter. The date more than anything else shows the exact place in the series of transactions into which a letter fits. The date enables the writer and the recipient of a letter to file the carbon copy or the original in its proper place, and to refer to it immediately when it is wanted. The date is one of the chief identifying marks of a business letter, and its importance as such is recognized by giving to it a place of prominence at that point on the page to which the eye has been accustomed to look first, *ie*, the upper right-hand corner.

**General directions for heading.**—There are certain de-

tails regarding the heading that should be remembered. The important ones are as follows:

1. Do not prefix the abbreviation "No." or the sign "#." to the house number. Either of these is unnecessary and a waste of time. It is still more a waste of time to write out the number. "Thirteen Grant Avenue" may convey an impression of "elegant leisure," but it indicates an unbusinesslike lack of attention to the time-saving details that make for business success.

2. It is not necessary to write out Street or Avenue. The abbreviations "St." and "Ave." are entirely clear and acceptable. Remember that they are always begun with capital letters.

3. Always spell out the name of the city in full. "N. Y. City" is in bad taste, as is also "Phila.," and other similar abbreviations. An exception, however, is in the case of a name like St. Louis. To spell out Saint Louis would be an affectation that would not create a favorable impression.

4. The name of the state in most cases may be abbreviated. Careless abbreviations of state names, however, have caused the recipients of letters and the postal authorities much trouble. For the guidance of correspondents the following list of abbreviations is recommended by the United States Official Guide:

Alabama . . .	Ala.	Indiana . .	Ind.	Nevada . .	Nev.
Arizona . .	Ariz.	Kansas . .	Kans.	New Hampshire	N. H.
Arkansas .	Ark.	Kentucky .	Ky.	New Jersey .	N. J.
California .	Calif.	Louisiana .	La.	New Mexico .	N. M.
Colorado . .	Colo.	Maryland .	Md.	New York .	N. Y.
Connecticut .	Conn.	Massachusetts	Mass.	North Carolina	N. C.
Delaware . .	Del.	Michigan .	Mich.	North Dakota	N. Dak.
District of		Minnesota .	Minn.	Oklahoma .	Okla.
Columbia . .	D. C.	Mississippi .	Miss.	Pennsylvania .	Pa.
Florida . . .	Fla.	Missouri .	Mo.	Porto Rico .	P. R.
Georgia . . .	Ga.	Montana .	Mont.	Rhode Island .	R. I.
Illinois . . . .	Ill.	Nebraska .	Nebr.	South Carolina	S. C.



South Dakota	S Dak	Vermont	Vt.	West Virginia	W Va
Tennessee	Tenn	Virginia	. Va	Wisconsin	. Wis.
Texas	. Tex	Washington	Wash.	Wyoming	. Wyo.

The following are always to be written without abbreviations:

Alaska	Hawaii	Iowa	Ohio	Samoa
Guam	Idaho	Maine	Oregon	Utah

5 The name of the month is abbreviated unless the heading would obviously be more symmetrical with the full spelling. The accepted abbreviations are as follows: Jan, Feb., Mar, Apr, May, June, July, Aug, Sept., Oct., Nov, Dec.

6 The day of the month should not be followed by "rd," "st," "th," etc. The numeral alone is sufficient to indicate the date, and anything in addition is unnecessary and a waste of time.

7 The year should be given in full. Contractions like '16 and '17 are likely to be misleading.

8 Do not use numbers to indicate the month, thus: 8/30/11. This form is frequently used in memoranda, and there is no objection to it under certain circumstances, but it is too brief and too likely to be misunderstood for the heading of a business letter. The objection to it is that everybody does not read such a formula in the same way. For instance, 8/9/11 would be read in Europe as the eighth day of the ninth month, while most of us in America would think it meant the ninth day of the eighth month. Be on the safe side, and avoid this abbreviation in business letters.

9 Punctuation. The punctuation of the heading is governed by certain rules which are fixed by good usage. Notice the following heading:

The name of the city is followed by a comma. The name of the state is followed by a period because it is an abbreviation, and it is also followed by a comma. The name of the month is abbreviated and is, therefore, followed by a period, but there is no comma between the month and the day. The figures representing the day are followed by a comma, and the year is followed by a period, because that is the end of the heading. Notice also the following heading:

816 W Dayton St, Madison, Wis,  
May 3, 1911

There is no comma between the house number and the name of the street, but the complete street address is followed by a comma. Notice that all abbreviations are followed by periods. The punctuation is always the same without regard to the number of lines in a heading.

**Variations in standard form.**—This is the standard arrangement of the heading. It is the standard, because it is the most customary, form, it gives the desired data in the most convenient manner for the reader of the letter, and it is as concise as possible, and therefore saves the time of the writer. There are other forms, of course. But most of them have little to recommend them. Here is one that suggests a form that is more or less popular

Chicago,  
Jan 21,  
1911

This form is subject to many modifications, but whatever the alteration, it always has the disadvantage of taking longer to write than the standard heading, and of being more difficult to read because the arrangement is strange to the eye of the reader. Nothing is gained by an unusual arrangement of the heading, and something is likely to be lost.

## THE INTRODUCTORY ADDRESS

**Purpose.**—The introductory address has one important purpose. It serves to identify the person to whom the letter is written. It also serves as a formal introduction to the body of the letter. The chief care regarding it should be to make it conform to the standards of business courtesy, and to include in it no more than is necessary for it to accomplish its purpose. Here is an example of a simple, but adequate introductory address:

Mr. John Smith,  
Milwaukee, Wis

**The title.**—The first requirement is the title of respect. There is no business discourtesy that is so obvious and so inexcusable as the omission of the title before the introductory address. Some correspondents begin their letters thus,

John Smith,  
Milwaukee, Wis

Then they wonder why their letters do not have the effect intended. A salesman would not go into a man's office and address him abruptly and discourteously as "John Smith." He would say "Mr. Smith," of course, and the correspondent should do the same, except that the addition of Mr. Smith's given name or initials is necessary so that when the carbon or letter-press copy of the letter is filed and later referred to there may be no doubt about the exact individual to whom the letter was originally written.

The ordinary titles that are used in business letters are as follows

*Mr.* This is so common as to need no explanation. If a letter is addressed to one man, and if he has no other title that should be used, he should always be addressed as "Mr."

*Mrs* and *Miss* are used in addressing married and unmarried women respectively

*Esq* is the abbreviation of Esquire. It should *follow* the name, and not precede it. Formerly when a lawyer or holder of an important office had no specific title by which he might be addressed, it was customary to differentiate him from business men by addressing him as Esquire. This custom has fallen into disuse. When the title is now used, it has absolutely no special significance, and it is employed exactly in the same cases as those in which "Mr" could be used. The two titles are interchangeable, but for ordinary purposes "Esq" carries an atmosphere of affectation which is not associated with the plain but entirely satisfactory "Mr". Be careful of the arrangement of the title when "Esq." is used. The following is correct.

Richard Jones, Esq.,  
Hampton, Mass

Of course "Mr" and "Esq" should never be used at the same time

*Messrs* is an abbreviation of Messieurs, which is the French word for gentlemen. It is the only title that can be used when two or more men are addressed who are associated together in business under a name that carries with it the idea of personality. For example Messrs Brown & Watson, Messrs C B Charles & Company, Messrs. Richards, Green & Company; Messrs. Gordon Bros, Messrs William Fox & Son, etc. In general, the title "Messrs" is used before all names of partnerships, and also before the names of corporations in cases where the name is not in such form as to preclude the implication of personality. In many states there is a requirement that corporation names shall all end with the word "Company," and frequently the article "The" is the first word in a corporate name. Thus: The Proctor & Gamble Company,

American Book Company, Johnson Grocery Company, The Knickerbocker Ice Company, United States Steel Corporation, Chicago & North-Western Railway Company, Funk & Wagnalls Company, etc. In all these cases the company names are simply the legal titles under which the organizations conduct business. The organizations are corporations without any implication of personality in their names, irrespective of the fact that the names of persons sometimes appear in the corporate name. In none of these cases should the corporate name be preceded by any title whatever. It is proper always to write Messrs. Smith & Jones, and Messrs. Smith, Jones & Company, but it would be ridiculous to write Messrs. Smith & Jones Company, because the name clearly indicates that it is simply a legal title, and that the persons whose names appear in the title are not to be addressed as individuals.

When there is any doubt, however, about whether or not to use the title "Messrs.," it is always well to use it. Some correspondents who would not think of writing to John Smith without adding the title "Mr.," seem to think there is no discourtesy in writing to Smith & Company or to Smith & Jones without prefixing the title "Messrs." Extreme care should be taken to use this title wherever it belongs.

*Dr* (the abbreviation of Doctor) is correctly used in connection with the names of those who hold a doctor's degree. In business letters it is usually confined to those whose doctor's degrees were awarded in medicine, dentistry, law, or theology. In educational circles it is also customary to use the title in business letters before the names of those who hold the degrees of Doctor of Philosophy or of Literature.

*Rev* (the abbreviation of Reverend) is used only in connection with the names of clergymen. If a minister has the degree of Doctor of Divinity, it is customary to pre-

cede his name with "Rev." and follow it with the initials of his degree. Thus: Rev. Charles W Barton, D D

*Prof.* (the abbreviation of Professor) is rightly used only in connection with the name of one who holds the rank of professor in a college or university There is no objection to abbreviating it when it is used with a name Some people object to the abbreviation, but there is no more reason why the word should not be abbreviated than there is why Doctor and Reverend should not be abbreviated Care should be taken, however, never to abbreviate any of these words except when they immediately precede a person's name

*Hon.* (the abbreviation of Honorable) is a title given to men who hold important positions in the government. It is applied to mayors of cities, judges of all courts, members of state legislatures, members of Congress, high state officers, cabinet officers, members of the diplomatic corps, etc.

If a man is entitled to a title of respect or of dignity, he usually likes to have it used, and it is a mistake to run the risk of offending him by failing to use it.

There is a difference of usage regarding the propriety of abbreviating Company into Co In general it may be said that if the company that is addressed habitually abbreviates the word in its letter-head and in the signatures to its letters, the word may be abbreviated in letters to the company But if the company habitually spells the word in full, its correspondents should be careful to do the same.

Never abbreviate a man's name. Some men sign their names "Chas.," "Jno.," "Jos.," etc But it is discourteous for another to address them in this manner Write the name in full or use only the initial.

**The address.**—The name of the person or persons addressed is the first part of the introductory address. The second part is the location of the recipient of the letter.

The purpose of this part of the address has already been indicated—to identify the person to whom the letter is written. Mr John Smith is not enough, because there are a great many of that name in the country, but Mr John Smith, Alden, N Y., narrows the field of possibilities sufficiently.

Formerly it was customary to include the street and number in the introductory address. Thus.

Mr B M Montgomery,  
204 N Brooks St,  
Madison, Wis

It is now generally recognized, however, that this is unnecessary. The number and street may be omitted, and the inside address will stand as follows.

Mr B M. Montgomery,  
Madison, Wis

even when a street address is used on the envelope.

There are two circumstances in which it is necessary to use the complete address in the introduction. One of these is when a "window" envelope is used, that is, an envelope with a slit on the front covered by a transparent substance, so that the address on the letter shows through and does not have to be repeated on the envelope. The other circumstance is when the house from which the letter is going does business with a great many individuals in each city. In such a case, if the introductory address on a letter were simply Mr Richard Watson, Chicago, Ill, there might be other Richard Watsons with whom the house did business in Chicago, and there would be nothing on the carbon or letter-press copy of the letter to indicate to which file it belonged. As a general rule, however, it is unnecessary to give the street address except on the envelope.

**Location of introductory address.**—The first line of the

introductory address should begin at the left margin of the letter—not the edge of the sheet, because there should be a blank space between the edge of the paper and the writing. The width of this space should be determined before any part of the letter is written, and then no part of the letter should intrude into it. The left-hand margin of the lines of writing should be in a line with the beginning of the first line of the introductory address. The beginning of the second line of the introductory address should be determined by the size of the paragraph indention. If the letter writer is accustomed to indenting the beginnings of his paragraph half an inch, the beginning of the second line of the introductory address should be half an inch to the right of the beginning of the first line. If the letter is typewritten, the indention is usually five or ten points. Note the following correct examples:

Messrs Smith & Robinson,  
Philadelphia, Pa  
Gentlemen

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Or

Messrs Smith & Robinson,  
Philadelphia, Pa  
Gentlemen

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Or, if a three line heading is necessary, the beginning of the third line should be as far to the right of the beginning of the second line as the beginning of the second line is to the right of the beginning of the first line. For example:



Messrs Smith & Robinson,  
Room 607, The Bourse,  
Philadelphia, Pa  
'Gentlemen'

---

Many correspondents are careless about this matter of indenting the introductory address. The appearance of the letter is made exceedingly slovenly if the indentions are irregular. Make a fixed rule for paragraph indentions, and then make the other indentions conform to that rule. Whether the indentions are half an inch or an inch, five points or ten points, or any other distance, is a matter of individual taste. One should make his own decision and then preserve absolute uniformity throughout all his letters.

The indented arrangement is the standard form for the introductory address. It is the standard, because it is used by more business houses than any other method, and also because it is more symmetrical than any other method. Some business men, however, prefer an arrangement without any indentions. This is considered briefly on page 66.

**Punctuation.**—The punctuation of the introductory heading is simple. Notice carefully the following:

Messrs Roberts, Poole & Company,  
Washington, D C

If any abbreviations are used in the name, they must be followed by periods. The name is invariably followed by a comma, so also is the city, and a period must follow the name of the state, no matter whether it is abbreviated or spelled out in full. Good usage does not sanction any other method of punctuation.

**Variations of standard form.**—The location of the introductory address above the salutation has been given as the standard for a business letter. This is not the accepted

location of the introductory address, however, in a letter of social or friendly nature, and because many business letters are intended to be exceedingly intimate and friendly, the arrangement that is common for social letters is frequently seen in letters that deal at least partially with business subjects as well. The arrangement of the introductory address in a social letter, in a letter of combined social and business nature, and in a letter that may be entirely on business subjects but which is intended to be unusually intimate, is indicated by the following example.

Canton, Ill.,  
Apr 25, 1911.

Dear Mr Harper

I have just heard of your promotion, and I wish to extend to you my sincere congratulations. The position is one that offers unusual opportunities for usefulness and for advancement, and I am confident that you will fill it to the satisfaction of all.

I had hoped that we should be able to find in our own organization some position that would be sufficiently attractive to induce you to cast your fortunes with us, but I know that nothing we could offer would present opportunities equal to those of your new position.

You deserve to go far in your profession, and I am confident of your rapid advancement.

Sincerely yours,  
JOHN L. THOMAS.

Mr Fred H Harper,  
Des Moines, Iowa

It will be noted that the introductory address (which is misnamed in this case, because it is not introductory) comes at the close of the letter, but that in all other respects it is in the same form as it would be in if it came in the customary place. Do not use to excess this method of placing the introductory address. It is proper at times; but if there is any doubt whatever about its propriety, be on the safe side, and put the introductory address above the salutation.

## THE SALUTATION

**Purpose.**—The reason for using the salutation is purely a matter of courtesy. If a salesman goes into a customer's place of business, he does not plunge at once into his selling talk without a word of introduction or anything in the way of a courteous interchange of the amenities that mean as much in business as they mean in social life. He speaks the customer's name, at least, and he probably greets him with a "Good morning" or "Good afternoon." So in a letter—there should be some courteous transition from the formality of the introductory address to the intimacy of the communication. This transition is gracefully effected by the proper use of the salutation.

The average recipient of business letters possibly takes it for granted that he is being addressed as "Dear Sir" or in some other of the accepted ways, and he may not consciously read the salutation in any of his letters. But if some correspondent should fail to use any salutation at all, its absence would be noticed, and the recipient of the letter would either conclude that he had been the object of intentional discourtesy, or that the writer was unfamiliar with the accepted forms of business correspondence. There is one large mail-order house in this country that does not permit its correspondents to use a salutation in their letters. Their letters begin in this way

(Heading)

Mrs Mary L. Johnson,  
Scranton, Pa.

The delay in the shipment of your order is due to the fact that the furniture you have selected as a premium has to be finished especially for you, and, in order to save you excessive freight charges, etc

This is not a good example to follow, for the reasons already indicated. The mail-order house in question has

been largely successful in spite of its failure to follow the forms of business courtesy in this feature of its correspondence, because most of its dealings are with a class of people who are not greatly experienced in business affairs, who do not in all cases know what to expect, and who, therefore, are not antagonized by any inadequacy in the form of a letter. The average business man cannot afford to run the risk that this house does. No consideration of time or space saved should be permitted to justify the omission of the salutation or any of the other forms of courtesy that have a well-defined place in business letters.

**Standard forms of salutation.**—There are a few standard forms of salutation. The most formal, and possibly the least used, is the one word "Sir." Its use is shown by the following beginning of a letter:

(Heading)

The Secretary of the Treasury,  
Washington, D. C.

Sir

I respectfully submit the report of the Commission appointed to investigate, etc

This form of salutation is used only for the most formal communications, and in addressing high government officials. It is too impersonal and too formal for an ordinary business letter.

**Formal salutation.**—The ordinary formal salutations are as follows

Dear Sir

Dear Madam or simply Madam

Gentlemen

Ladies

In writing on business to a man, the salutation "Dear Sir" is always correct. There need be no hesitancy in using this form in any case, except in the very few in which "Sir" is the accepted form. Probably ninety per cent of the busi-

ness letters have the salutation "Dear Sir" It is the customary, accepted form, and it is almost never wrong

In addressing a woman, whether she is married or single, the salutation "Dear Madam" is always permissible Some business houses prefer to use the one word "Madam", it is more formal than "Dear Madam," and that fact commends its use, because the utmost formality and courtesy should be preserved in a business letter to a woman Either form of salutation, however, is entirely proper, and may be used on all occasions without running a risk of offending the recipient

"Gentlemen" is the salutation that should always be used in addressing more than one man It is the proper form for a letter to partners, to a corporation, joint-stock company, committee, commission, or to any organization whatever consisting of two or more men Do not use "Dear Sirs" It would never be used in a spoken communication, while "Gentlemen" is the ordinary term used in speaking to two or more men.

In addressing an organization of any sort that consists of two or more women the proper salutation is simply "Ladies" The French word "Mesdames" is sometimes used and is entirely proper, but it is going out of custom, and smacks a bit of affectation

There is one kind of salutation that is equally as formal as those that have been considered, but is slightly more intimate and personal The two variations of this form are as follows

My dear Sir  
My dear Madam

It is not an easy matter to decide when to write "My dear Sir" or simply "Dear Sir" As previously suggested, however, whenever there is any doubt, it is safe to choose "Dear Sir." The other form implies a suggestion of fa-

miliarity between the writer and the recipient of the letter. Where this familiarity exists, the salutation is perfectly proper, but unless the familiarity is unquestioned, its implication may conceivably be resented by a hypersensitive reader. As a matter of fact, however, either phrase may be safely used under ordinary conditions, although the preference should usually be for the shorter phrase, both because it is shorter and because there is absolutely no risk in its use. What has been said of the relation between the phrases "Dear Sir" and "My dear Sir" applies as well, of course, to "Dear Madam" or "Madam" and "My dear Madam."

**Familiar salutations**—What may be termed the familiar method of salutation is illustrated below

My dear Mr Roberts

My dear Mrs Roberts

My dear Miss Roberts

Many correspondents, when they write selling letters to strangers, use these salutations for the express purpose of suggesting a friendly relation between the writer and the reader that in fact does not exist. It is an old trick, and possibly it is still effective in the case of letters written to unsophisticated people, but the intelligent business man is likely to be repelled by such a salutation when he has had no relations with the writer of the letter that warrant the use of this mode of address.

"My dear Mr Smith," like "My dear Sir," or any of the variations of these forms of salutation, should, of course, be used only when a letter is to be signed personally. It would be ridiculous to begin a letter with "My dear Mrs. Jones" and then sign it "The Wonder Washing Machine Company," even if the company name were followed by the signature of the correspondent. The letter would be from

the company *by* the individual, and not from the individual himself

Still more familiar forms of salutation are the following:

Dear Mr Smith  
Dear Mrs Smith  
Dear Miss Smith

Only unquestioned familiarity warrants the use of these salutations. They are (or should be) very seldom found in business communications. They should never be used in writing to strangers or to those with whom the writer has had only ordinary business relations.

Two forms that are sometimes found are "My dear Smith" and "Dear Smith." Obviously these salutations have little place in a business letter. Unless two men are friends or, at least, close associates, one rarely addresses the other simply as "Smith." This method of address is not discourteous between friends or close associates, but it decidedly is between others. Even though a superior officer might address an employee in conversation by the surname alone, he would scarcely use the same form of address if he were writing a letter to that employee.

There remains but one other salutation to consider—"Dear Friend." There is only one thing that need be said about the use of this salutation in a business letter—do not do it. "Dear Friend" has too long been the hard-worked salutation of the promoter of suspicious enterprises to make it a safe tool for the conservative business man.

**Position of the salutation**—There is only one proper place for the salutation, and that is immediately above the opening of the letter. If the introductory address is at the beginning of the letter (as it should be ordinarily), the salutation should be spaced as far below the second line of the introductory heading as the second line is below the

first It should begin at the same imaginary vertical line as that which determines where the first line of the introductory heading is to begin—in other words, the left-hand margin of the type or written matter on the page

The salutation should all be on one line, and it should be followed invariably in a business letter by a colon, and a colon alone Thus:

Dear Sir

There is no reason for using both a colon and a dash (Dear Sir —) The dash adds nothing, the colon is logical and sufficient In a social communication it is permissible to use simply a comma after the salutation

My dear Mrs Smith,

This should not be done in a business communication, however

**Capitalization.**—The first word of the salutation should be capitalized. Such words as "Sir" and "Madam" should also be capitalized, likewise proper names and abbreviations of titles. The adjective "dear," however, unless it is the first word in the salutation, should not be capitalized The following summary of the standard forms of salutation will indicate clearly the method of capitalization:

*Very Formal*

Sir

*Customary and Formal*

Dear Sir

Dear Madam, or Madam

Gentlemen

Ladies

*Equally Formal, but Slightly More Personal*

My dear Sir

My dear Madam



*Familiar*

My dear Mr Blank

My dear Mrs Blank

My dear Miss Blank

*More Familiar*

Dear Mr Blank

Dear Mrs Blank

Dear Miss Blank

**Body of the letter.**—The body of the letter is the letter itself. Practically all of this book is devoted to the consideration of what to say in the body of the letter and how to say it, therefore at this point only a few of the more or less mechanical principles that are applied in this part of the letter will be considered.

**Paragraph indentions.**—The width of the paragraph indentions must be determined before the letter is written, and uniform indentions must be maintained throughout. It has already been shown that the width of the indentions is not alone important in the body of the letter, but it governs the arrangement of the introductory address as well. Some writers make the mistake of indenting the first paragraph of a letter differently from the other paragraphs. For example:

(Heading)

Mr Robert P Holman,

Paducah, Ky.

My dear Mr Holman:

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This is wrong. The indention of the first paragraph should be the same as that of the other paragraphs, *irre-*

*spective of where the end of the salutation comes.* The following is correct

(Heading)

Mr Robert P Holman,  
Paducah, Ky  
My dear Mr Holman

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When a letter is written on a narrow sheet of paper or when the letter is so centered on the sheet that the lines are comparatively short, the indentions should usually be narrower than when the lines are longer. For short lines an indention of about half an inch (five typewriter spaces) is suitable; for long lines an indention of about an inch (ten typewriter spaces) is better. The exact width of the indention is really immaterial, individual taste can be depended on to decide the matter satisfactorily. The important point is to determine definitely what the indentions are to be and then to make them uniform throughout the letter. Do not overlook the importance of this matter. Uniform indentions go a long way toward making a letter attractive in appearance.

**Spaces between lines.**—If a letter is written with a pen, the spaces between all lines should be equal. If the letter is written with a typewriter, it is also customary in some cases to make the spacing between all lines equal, particularly is this the case when the letter is short. There is a growing practice, however, of single-spacing between the lines of a paragraph and between the lines in the heading, and of double-spacing between paragraphs, between the lines in the introductory address, between the introductory address

can write an effective business letter simply by studying the mechanical forms of letter writing. The way to write short, clear paragraphs is to know exactly the different divisions in the subject matter of the letter, and to have concise, definite thoughts about each division. If one's thoughts are hazy and his vocabulary weak, his paragraphs will be long and rambling. If one's ideas are clear, his purpose definite, and his vocabulary adequate, his paragraphs will be clear, concise, and forcible. Mechanical rules for shortening paragraphs are worthless. One's methods of writing are determined by his methods of thinking. Right mental processes are the first essential for right methods of expression.

**Coherence.**—The principle of coherence in paragraphs has reference to the arrangement and connection of sentences. As in the case of the order of paragraphs, the order of sentences within a paragraph should be the natural, logical order. There should be definite, easy progress from one to another. The chronological order of events is the order to follow in reciting the facts regarding an order or a complaint, and in telling about a business experience of any sort. In other cases the order of climax is the order to be followed. This should be the order in collection letters, in selling letters, and in all cases where the desire is to force the reader into more or less unwilling activity of any sort. This matter will not be considered in detail at this time, because it will be necessary to give it careful consideration later in connection with the study of the different kinds of business letters.

Connection between the sentences in a paragraph is indicated in much the same way as connection between paragraphs is indicated. Note the following interesting statement on this point from Mr G. B. Hotchkiss' treatise on Business Correspondence in the Modern Business Series.

"An important help to a smooth progress is gained by

the use of the parallel construction. When several sentences in succession are similar in idea, they should be expressed in similar form. For example, note the construction of the following paragraph

"There are three kinds of connectives commonly used between sentences to aid the smooth progress of the paragraph. The first kind includes conjunctions, such as 'and,' 'but,' 'however,' 'nevertheless,' etc. The second includes demonstratives, such as 'this,' 'that,' etc. The third includes phrases which repeat the idea, sometimes in the same words, of the preceding sentence. Of these the loosest and most frequent is the first kind, the closest is the last. All are useful, but it is well to guard against too frequent repetition of 'and.' Use, instead, the more specific conjunctions and demonstratives."

Remember, however, that in the case of paragraphs as in the case of entire letters, it is not necessary always to use mechanical means, such as those mentioned in the quotation, to indicate connection between sentences. If a paragraph possesses real unity, if it has been carefully thought out before it was written, and if the sentences are arranged in the order in which they will be most effective, there will be a definite and obvious connection between them without any conscious attempt on the part of the writer to indicate it. Look through a few of the paragraphs in any well written composition. There are usually only a few instances of the use of what have been called mechanical means to indicate connection between sentences, but the connection is there just the same, and the impression gained from reading the paragraphs is probably the stronger because the expressions of the different ideas follow each other naturally without any apparent effort on the part of the writer to make them do so.

**Emphasis.**—The principle of emphasis in a paragraph means the same thing as emphasis in the letter as a whole

—the important sentences should be placed in the most conspicuous places, which are at the beginning and the end of the paragraph. Of these two positions, the second is probably the better, because the break in the printed matter or in the writing naturally causes the eye to pause a bit before taking up the next paragraph, therefore the last sentence is seen for a trifle longer time than the rest of the paragraph. The explanatory matter—the sentences that lead up to or merely explain the main point—should be in the middle, and the beginning and end should be reserved for the real subject sentence—the sentence that sums up all that is said in the paragraph or that serves as a ground-work for the development of the ideas in the other sentences.

In certain kinds of writing—description or exposition, for example—it is not so important to apply this principle of emphasis to paragraphs. In business letters, however, it is important. Their purpose is almost always to get something done, to induce action of some sort, they must influence the mind and actions of some one, and if they are to have this influence, they must be arranged so as to take full advantage of every opportunity to emphasize their vital points.

## THE SENTENCE

**Unity.**—The sentence is the last of the units of composition in connection with which it is important to consider the principles of unity, coherence, and emphasis. The grammatical meaning of the word sentence is fully treated in Appendix A. The point there explained which is of particular importance in the present connection is that a sentence should contain but one complete idea, or two or more incomplete ideas so connected as to indicate that they are to be taken as a unit. In other words, do not put into a sentence two or more ideas that are not intimately connected. As in the case of the entire letter, so also in a

single sentence, unity consists just as much in putting into a sentence everything that belongs there as it does in keeping out of a sentence everything that does not belong there. For example: "You have made a mistake. You have billed the goods at \$3 00 instead of at \$2 00" Obviously these two statements form a single sentence. "You have made the mistake of billing the goods at \$3 00 instead of at \$2 00" Note also the following "We should be glad to receive an extension of time on our account, because our recent change of location to the center of the fashionable district between Grand St and Charleston Ave, has left us temporarily short of funds" There is no unity in that sentence. The details regarding location are interesting and probably important to the creditor, but they do not belong in the same sentence as the request for credit. Another example of lack of unity is found in the following sentence. "We have received your letter regarding our goods, which are on sale in the leading stores in your city" Few persons would make such a mistake as that, but letters are sometimes written containing just such so-called sentences, and it is important, therefore, to warn the correspondent against making similar errors.

**Coherence.**—Coherence in sentences is largely a matter of following the rules of grammar regarding the position of modifiers. The words must be in logical and grammatical order, and they must be so connected as to indicate clearly the relations between them. Inasmuch as all these factors are discussed in Appendix A, no further consideration will be given them here.

**Emphasis**—Emphasis in sentences consists in beginning and ending "with words that deserve distinction" Let the important words come at the beginning and at the end, and the less important words somewhere between the two extremes. But just as there is a difference in the relative emphasis value of the beginning and the end of a para-

graph, so there is a difference in the relative emphasis value of the beginning and the end of a sentence. Consider these two sentences

You will increase your profits if you use this machine  
If you use this machine, you will increase your profits

The increase in the reader's profits is the important point. In which sentence is this point more emphatic? Obviously in the second one. The following are similar examples:

Although we regret the necessity of taking such action, we shall be compelled to bring suit for the amount due unless the account is settled within ten days from this date

Unless the account is settled within ten days from this date, although we regret the necessity of taking such action, we shall be compelled to bring suit for the amount due

The relatively unimportant phrase "although we regret," etc., should not be dignified with the position of importance either at the beginning or at the end of the sentence. There are two important points to be brought out—the alternatives of payment or of being sued. One of them should be at the beginning of the sentence and the other at the end. The threat of suit is the more important of the two. It is the idea that the writer wants to impress forcibly upon the readers, and the threat is far stronger at the end of the sentence than in the middle or at the beginning.

**Periodic sentences.**—In each of the sets of contrasted sentences in the preceding paragraph the first is technically called a *loose* sentence, and the second is called a *periodic* sentence. "A periodic sentence is one in which no thought is strictly complete until the end." In other words, the reader does not know exactly what the important point is until he has read the whole sentence. When he reaches the last few words, the thought becomes complete, and its force is probably the greater because the reader's interest in the preliminary statements has been sustained by his curi-

osity to discover the real point of the sentence. Certainly periodic sentences are not to be used always. But when an important point is to be presented as forcibly as possible, remember that a statement is usually stronger at the end of a sentence than at the beginning.

**Summary.**—This chapter is a very brief consideration of the three important principles of construction that are of the greatest assistance to the correspondent. Their purpose is chiefly to make written composition *effective*, and because business English is effective English—English that makes people do things, in other words—it is evident that the principles of unity, coherence, and emphasis are entirely practical, and that they can be of definite aid to the correspondent in his work. The subjects treated are fundamental in all written composition, they must be mastered before the correspondent can satisfactorily study the principles that apply more specifically to business letters. This chapter should be studied in conjunction with Appendix A and may be referred to with profit throughout the study of the entire book.



## CHAPTER III

### THE FORM OF THE LETTER

It is frequently said that the chief trouble with a great many business letters is that they do not express their writers' personalities—they are too stiff and formal and are lacking in individuality. It is also frequently said that the greatest need in business correspondence is to induce business men to break away from tradition in their correspondence and to learn to make their letters expressive of themselves, of their goods, and of their business policies. Both of these statements are undoubtedly true. The days of the mechanical letter are past. The chief purpose of this book is to show the correspondent how to get away from out-worn writing customs, and by expressing his own thoughts naturally, directly, and effectively, to make his letters do what he wants them to do.

**Correctness.**—If traditional forms in letter writing are exactly the thing that the correspondent ought to avoid, why should this book contain a chapter dealing with The Form of the Letter? There is a very good reason, but it can best be understood after a brief consideration of one of the essential characteristics of all successful business letters. The first test to apply to any letter is this: Is it correct? In its appearance and make-up does it conform to the accepted standards? It should be thoroughly understood that a letter can be absolutely correct and yet be just as expressive of the writer's personality as modern conditions demand. Correctness does not mean mechanical writing or blind adherence to form; it means simply the application

of the necessary rules that are sanctioned by good sense and good usage

Correctness means good grammar, it also means good sense and good taste in the dress of a letter. A salesman must not only use correct English if he is to be successful in the highest degree, but he must also wear clothes that prove him to be a sensible man, who has the regard for his own appearance that is one of the marks of justifiable self-respect. So it is with a letter, its dress is as important as its English. It would be just as absurd for a letter writer to put the signature where the salutation ought to be, as it would for a salesman to carry his shoes in his hand and to expect to do business with rational people. In his own dress an individual is allowed plenty of latitude for the expression of his individual taste, and in the dress of his letters a correspondent has all the opportunity he desires to make his letters represent the things he stands for, but in both these cases there are a few fundamental rules that help rather than hinder the expression of individuality, and that cannot be broken without destroying the effectiveness of what the person or the letter is trying to do.

Correctness, then—the following of established usage with respect to certain essentials—has a great deal to do with the form of a letter, and because correctness is the first thing to be desired in business correspondence, it is necessary in this book to consider some of the important things about the form or dress of a letter.

**Why a letter should be correct.**—Throughout this chapter it would be well for the student to bear in mind four leading reasons for the application of the rules and customs that are to be explained. The reasons are as follows

1. As long as certain established customs are wise and necessary, the refusal of a correspondent to follow those

customs subjects him to the suspicion of not knowing what is correct and what is incorrect

2. When a correspondent dresses his letter in such form that the appearance is strange and striking, the recipient is likely to think about the appearance rather than about what the letter says. Some people seem to think that the appearance of a letter ought to be striking in order to insure its being noticed and read. They are wrong. Most letters, simply because they are letters, are read by the recipients. The only kind that have to be unusual in order to be read by the busy man of business are unsolicited selling letters; and even in the case of such letters, if they look like personal communications, the first sentence or paragraph is always read. After the nature of the letter has been ascertained, there is absolutely nothing that will insure the rest of its being read except the interest of the recipient in what was written. No amount of rainbow colored paper or poster type is going to make a business man read a letter unless the first sentence or two convince him that he might be interested in the rest.

3. The usual arrangement of a letter is the best, because people are accustomed to looking for certain features in certain places. For instance, the eye involuntarily is directed to the upper right-hand corner of a letter sheet for the date, and if the date does not appear there, the reader is put to the inconvenience of hunting for the information he wants.

4. There are certain standards of courtesy in the business world that are as well established as the standards of courtesy in social life. No one can ignore these standards with impunity. The requirements of courtesy in business correspondence are expressed in the fundamental principles of arrangement and expression that have been developed for the guidance of letter writers. If these principles are applied, the correspondent need have no fear that his letter

will offend. If he fails to apply the principles, he is in danger of offending by ignoring the courtesy that business demands. For instance, every one knows that the ordinary letter to a man begins with some phrase like "Dear Sir." This is not simply a useless introduction, with no purpose except to take up space and the time of the stenographer. It is one of the established courtesies of the business world, and if it were omitted, a great many readers would feel distinctly offended. There is no excuse for running this risk when it is so easy to do the right thing and offend nobody.

**Contents of chapter.**—The terms form, dress, and arrangement of a business letter have been used synonymously. As a matter of fact, they do not mean quite the same thing. The dress of a business letter might mean the paper and the ink, while the arrangement would have nothing to do with the kind of materials used. The materials will be considered later, and in this chapter attention will be devoted to the formal parts of a letter, the arrangement of the parts on the page, and the wording and punctuation of the various parts, so far as that subject is not considered in other chapters.

**Standard form.**—The accepted form of a business letter is the one that has been found to combine in the most satisfactory way the elements that make for clearness and convenience in business correspondence. There is nothing sacred or inviolable about the ordinary form, it is simply a matter of convenience and courtesy. If any other arrangement of the parts of a letter should prove to be better, it ought to be adopted by every business man. But at the present time no alteration in the customary form has been proved sufficiently advantageous to warrant a change in the general practice. The several parts of a letter and the standard arrangement are shown below.

Elkhorn, Wis, Sept 10, 1917 (Heading)

Messrs John Smith & Company, }  
Milwaukee, Wis } (Introductory Address)

Gentlemen (Salutation)

About the first of November I expect to open a dry-goods store in this city I shall require a full line of supplies, and I shall be glad to have your representative call upon me at his earliest convenience

In order that there may be no delay in filling my order, please establish my credit status as soon as possible, and advise me of the amount of credit you will be willing to extend to me. Body  
of the  
Letter

I enclose a sworn financial statement of this date As I have not heretofore been engaged in mercantile pursuits, I am not listed in the Agency books For the necessary information regarding myself I refer you by permission to the First National Bank of Elkhorn, Wis, and to your customers, Messrs O L Bay & Company of Freeport, Ill

Yours very truly, (Complimentary Close)

(Signature) RICHARD O BROWN

#### THE HEADING

**Purpose.**—The first purpose of the heading is to enable the recipient of a letter to tell at a glance where he can address his reply. Accordingly the heading should always contain the full postoffice address If a person lives in a city where the street address and number are required on a letter to insure its prompt delivery, it is wrong for him to give simply the city and state in the heading The following would be the correct heading for a letter from Gary, Ind, for example:

16 Main St, Gary, Ind,  
May 3, 1919

**Address in letter-head.**—In many cases the printed letter-head contains the street address, city, and state If a letter-head contains all this information, the data need not be repeated, and the heading in such a case may consist merely of the date Care should always be taken, how-

ever, to see that the letter-head does not contain a conflicting number of addresses. Business houses that have branches in several cities sometimes place the addresses of all the branches on their letter-heads. It is recognized rather generally now that this practice is not a good one, because the recipient of a letter is likely to send his reply to the wrong branch, but where the practice is persisted in, there is a peculiar necessity for including in the heading of each letter the complete address of the branch from which the letter is going.

**Rules for heading.**—In order to have the arrangement of the heading conform to accepted standards, a few simple rules should be borne in mind.

1. The right end of the heading should be even with the edge of the typed or written matter on the page. This does *not* mean that the heading should extend to the right edge of the paper. In pen-written as well as in typewritten letters there should always be a blank margin on all sides of the page, and the heading should not run into this margin.

2. The beginning of the heading should never extend farther to the left than the middle of the page.

Sometimes the heading is so long that it is impossible to confine it in one line between the middle and the right edge of the type page. In such cases it should be split up into two or more lines, and ordinarily it is well to put the address on one line, and the date on another. An excellent arrangement is as follows:

1123 Atherton St, Rochester, N Y,  
Sept 3, 1917

The date is centered underneath the first line. There are, of course, other ways of arranging a two line heading. For instance

1123 Atherton St,  
Rochester, N Y, Sept 3, 1917

And

1123 Atherton St, Rochester, N Y,  
Sept 3, 1917

Neither of these last two arrangements, however, is as symmetrical as the first one. For this reason, and because the first arrangement is more generally used than the others, it is to be preferred in nearly every case.

A three line heading is frequently seen. When it is used the following arrangement is advisable.

1123 Atherton St,  
Rochester, N Y,  
Sept 3, 1917

It is difficult to arrange such a heading symmetrically, but care should be taken to do so. In some cases it is well to spell the name of the month in full in order to make the date line longer than it would be with simply the abbreviation of the month.

**The date.**—It has been said that the first purpose of the heading is to give the recipient of a letter a definite address to which his reply can be directed. Every heading, however, contains the date as well as the address. The second purpose of the heading, therefore, is to indicate exactly when a letter was written. The date is of the utmost value. Never, under any circumstances, should it be omitted from a letter. The date more than anything else shows the exact place in the series of transactions into which a letter fits. The date enables the writer and the recipient of a letter to file the carbon copy or the original in its proper place, and to refer to it immediately when it is wanted. The date is one of the chief identifying marks of a business letter, and its importance as such is recognized by giving to it a place of prominence at that point on the page to which the eye has been accustomed to look first, *ie*, the upper right-hand corner.

**General directions for heading.**—There are certain de-

tails regarding the heading that should be remembered. The important ones are as follows:

1. Do not prefix the abbreviation "No." or the sign "#." to the house number. Either of these is unnecessary and a waste of time. It is still more a waste of time to write out the number. "Thirteen Grant Avenue" may convey an impression of "elegant leisure," but it indicates an unbusinesslike lack of attention to the time-saving details that make for business success.

2. It is not necessary to write out Street or Avenue. The abbreviations "St." and "Ave." are entirely clear and acceptable. Remember that they are always begun with capital letters.

3. Always spell out the name of the city in full. "N. Y. City" is in bad taste, as is also "Phila.," and other similar abbreviations. An exception, however, is in the case of a name like St. Louis. To spell out Saint Louis would be an affectation that would not create a favorable impression.

4. The name of the state in most cases may be abbreviated. Careless abbreviations of state names, however, have caused the recipients of letters and the postal authorities much trouble. For the guidance of correspondents the following list of abbreviations is recommended by the United States Official Guide:

Alabama .	Ala.	Indiana .	Ind.	Nevada	Nev.
Arizona ..	Ariz.	Kansas .	Kans.	New Hampshire	N. H.
Arkansas .	Ark.	Kentucky	Ky.	New Jersey	N. J.
California ..	Calif.	Louisiana	La.	New Mexico	N. M.
Colorado ..	Colo.	Maryland	Md.	New York	N. Y.
Connecticut .	Conn.	Massachusetts	Mass.	North Carolina	N. C.
Delaware .	Del.	Michigan	Mich.	North Dakota	N. Dak.
District of		Minnesota .	Minn.	Oklahoma .	Okla.
Columbia .	D. C.	Mississippi	Miss.	Pennsylvania	Pa.
Florida .	Fla.	Missouri	Mo.	Porto Rico	P. R.
Georgia .	Ga.	Montana .	Mont.	Rhode Island	R. I.
Illinois ..	Ill.	Nebraska	Nebr.	South Carolina	S. C.



South Dakota	S Dak	Vermont	.. .. Vt	West Virginia	W Va
Tennessee	Tenn	Virginia	Va	Wisconsin	.. Wis.
Texas	. Tex	Washington	Wash	Wyoming	. Wyo.

The following are always to be written without abbreviations:

Alaska	Hawaii	Iowa	Ohio	Samoa
Guam	Idaho	Maine	Oregon	Utah

5. The name of the month is abbreviated unless the heading would obviously be more symmetrical with the full spelling. The accepted abbreviations are as follows: Jan, Feb, Mar, Apr, May, June, July, Aug, Sept, Oct, Nov, Dec.

6. The day of the month should not be followed by "rd," "st," "th," etc. The numeral alone is sufficient to indicate the date, and anything in addition is unnecessary and a waste of time.

7. The year should be given in full. Contractions like '16 and '17 are likely to be misleading.

8. Do not use numbers to indicate the month, thus 8/30/11. This form is frequently used in memoranda, and there is no objection to it under certain circumstances, but it is too brief and too likely to be misunderstood for the heading of a business letter. The objection to it is that everybody does not read such a formula in the same way. For instance, 8/9/11 would be read in Europe as the eighth day of the ninth month, while most of us in America would think it meant the ninth day of the eighth month. Be on the safe side, and avoid this abbreviation in business letters.

9. Punctuation. The punctuation of the heading is governed by certain rules which are fixed by good usage. Notice the following heading:

Fontana, Wis, .  
Sept 12, 1911

The name of the city is followed by a comma. The name of the state is followed by a period because it is an abbreviation, and it is also followed by a comma. The name of the month is abbreviated and is, therefore, followed by a period, but there is no comma between the month and the day. The figures representing the day are followed by a comma, and the year is followed by a period, because that is the end of the heading. Notice also the following heading:

816 W Dayton St, Madison, Wis.,  
May 3, 1911.

There is no comma between the house number and the name of the street, but the complete street address is followed by a comma. Notice that all abbreviations are followed by periods. The punctuation is always the same without regard to the number of lines in a heading.

**Variations in standard form.**—This is the standard arrangement of the heading. It is the standard, because it is the most customary, form, it gives the desired data in the most convenient manner for the reader of the letter, and it is as concise as possible, and therefore saves the time of the writer. There are other forms, of course. But most of them have little to recommend them. Here is one that suggests a form that is more or less popular.

Chicago,  
Jan 21,  
1911

This form is subject to many modifications, but whatever the alteration, it always has the disadvantage of taking longer to write than the standard heading, and of being more difficult to read because the arrangement is strange to the eye of the reader. Nothing is gained by an unusual arrangement of the heading, and something is likely to be lost.

## THE INTRODUCTORY ADDRESS

**Purpose.**—The introductory address has one important purpose. It serves to identify the person to whom the letter is written. It also serves as a formal introduction to the body of the letter. The chief care regarding it should be to make it conform to the standards of business courtesy, and to include in it no more than is necessary for it to accomplish its purpose. Here is an example of a simple, but adequate introductory address:

Mr John Smith,  
Milwaukee, Wis

**The title.**—The first requirement is the title of respect. There is no business discourtesy that is so obvious and so inexcusable as the omission of the title before the introductory address. Some correspondents begin their letters thus

John Smith,  
Milwaukee, Wis

Then they wonder why their letters do not have the effect intended. A salesman would not go into a man's office and address him abruptly and discourteously as "John Smith." He would say "Mr Smith," of course, and the correspondent should do the same, except that the addition of Mr. Smith's given name or initials is necessary so that when the carbon or letter-press copy of the letter is filed and later referred to there may be no doubt about the exact individual to whom the letter was originally written.

The ordinary titles that are used in business letters are as follows:

*Mr* This is so common as to need no explanation. If a letter is addressed to one man, and if he has no other title that should be used, he should always be addressed as "Mr "

*Mrs* and *Miss* are used in addressing married and unmarried women respectively

*Esq* is the abbreviation of Esquire. It should *follow* the name, and not precede it. Formerly when a lawyer or holder of an important office had no specific title by which he might be addressed, it was customary to differentiate him from business men by addressing him as Esquire. This custom has fallen into disuse. When the title is now used, it has absolutely no special significance, and it is employed exactly in the same cases as those in which "Mr" could be used. The two titles are interchangeable; but for ordinary purposes "Esq" carries an atmosphere of affectation which is not associated with the plain but entirely satisfactory "Mr". Be careful of the arrangement of the title when "Esq" is used. The following is correct:

Richard Jones, Esq.,  
Hampton, Mass

Of course "Mr" and "Esq" should never be used at the same time.

*Messrs.* is an abbreviation of Messieurs, which is the French word for gentlemen. It is the only title that can be used when two or more men are addressed who are associated together in business under a name that carries with it the idea of personality. For example. Messrs Brown & Watson, Messrs C B Charles & Company, Messrs. Richards, Green & Company, Messrs Gordon Bros.; Messrs William Fox & Son, etc. In general, the title "Messrs" is used before all names of partnerships, and also before the names of corporations in cases where the name is not in such form as to preclude the implication of personality. In many states there is a requirement that corporation names shall all end with the word "Company," and frequently the article "The" is the first word in a corporate name. Thus. The Proctor & Gamble Company,

American Book Company, Johnson Grocery Company, The Knickerbocker Ice Company, United States Steel Corporation, Chicago & North-Western Railway Company, Funk & Wagnalls Company, etc. In all these cases the company names are simply the legal titles under which the organizations conduct business. The organizations are corporations without any implication of personality in their names, irrespective of the fact that the names of persons sometimes appear in the corporate name. In none of these cases should the corporate name be preceded by any title whatever. It is proper always to write Messrs Smith & Jones, and Messrs Smith, Jones & Company, but it would be ridiculous to write Messrs Smith & Jones Company, because the name clearly indicates that it is simply a legal title, and that the persons whose names appear in the title are not to be addressed as individuals.

When there is any doubt, however, about whether or not to use the title "Messrs," it is always well to use it. Some correspondents who would not think of writing to John Smith without adding the title "Mr.," seem to think there is no discourtesy in writing to Smith & Company or to Smith & Jones without prefixing the title "Messrs." Extreme care should be taken to use this title wherever it belongs.

*Dr* (the abbreviation of Doctor) is correctly used in connection with the names of those who hold a doctor's degree. In business letters it is usually confined to those whose doctor's degrees were awarded in medicine, dentistry, law, or theology. In educational circles it is also customary to use the title in business letters before the names of those who hold the degrees of Doctor of Philosophy or of Literature.

*Rev* (the abbreviation of Reverend) is used only in connection with the names of clergymen. If a minister has the degree of Doctor of Divinity, it is customary to pre-

cede his name with "Rev." and follow it with the initials of his degree. Thus · Rev Charles W. Barton, D D.

*Prof* (the abbreviation of Professor) is rightly used only in connection with the name of one who holds the rank of professor in a college or university. There is no objection to abbreviating it when it is used with a name. Some people object to the abbreviation, but there is no more reason why the word should not be abbreviated than there is why Doctor and Reverend should not be abbreviated. Care should be taken, however, never to abbreviate any of these words except when they immediately precede a person's name.

*Hon.* (the abbreviation of Honorable) is a title given to men who hold important positions in the government. It is applied to mayors of cities, judges of all courts, members of state legislatures, members of Congress, high state officers, cabinet officers, members of the diplomatic corps, etc.

If a man is entitled to a title of respect or of dignity, he usually likes to have it used, and it is a mistake to run the risk of offending him by failing to use it.

There is a difference of usage regarding the propriety of abbreviating Company into Co. In general it may be said that if the company that is addressed habitually abbreviates the word in its letter-head and in the signatures to its letters, the word may be abbreviated in letters to the company; But if the company habitually spells the word in full, its correspondents should be careful to do the same.

Never abbreviate a man's name. Some men sign their names "Chas.," "Jno.," "Jos.," etc. But it is discourteous for another to address them in this manner. Write the name in full or use only the initial.

**The address.**—The name of the person or persons addressed is the first part of the introductory address. The

The purpose of this part of the address has already been indicated—to identify the person to whom the letter is written. Mr John Smith is not enough, because there are a great many of that name in the country, but Mr John Smith, Alden, N Y, narrows the field of possibilities sufficiently.

Formerly it was customary to include the street and number in the introductory address. Thus:

Mr B M Montgomery,  
204 N Brooks St.,  
Madison, Wis

It is now generally recognized, however, that this is unnecessary. The number and street may be omitted, and the inside address will stand as follows.

Mr B M. Montgomery,  
Madison, Wis

even when a street address is used on the envelope.

There are two circumstances in which it is necessary to use the complete address in the introduction. One of these is when a "window" envelope is used, that is, an envelope with a slit on the front covered by a transparent substance, so that the address on the letter shows through and does not have to be repeated on the envelope. The other circumstance is when the house from which the letter is going does business with a great many individuals in each city. In such a case, if the introductory address on a letter were simply Mr Richard Watson, Chicago, Ill, there might be other Richard Watsons with whom the house did business in Chicago, and there would be nothing on the carbon or letter-press copy of the letter to indicate to which file it belonged. As a general rule, however, it is unnecessary to give the street address except on the envelope.

**Location of introductory address.**—The first line of the

introductory address should begin at the left margin of the letter—not the edge of the sheet, because there should be a blank space between the edge of the paper and the writing. The width of this space should be determined before any part of the letter is written, and then no part of the letter should intrude into it. The left-hand margin of the lines of writing should be in a line with the beginning of the first line of the introductory address. The beginning of the second line of the introductory address should be determined by the size of the paragraph indentation. If the letter writer is accustomed to indenting the beginnings of his paragraph half an inch, the beginning of the second line of the introductory address should be half an inch to the right of the beginning of the first line. If the letter is typewritten, the indentation is usually five or ten points. Note the following correct examples

Messrs Smith & Robinson,  
Philadelphia, Pa  
Gentlemen

---

Or

Messrs. Smith & Robinson,  
Philadelphia, Pa.  
Gentlemen

---

Or, if a three line heading is necessary, the beginning of the third line should be as far to the right of the beginning of the second line as the beginning of the second line is to the right of the beginning of the first line. For example:



Messrs Smith & Robinson,  
Room 607, The Bourse,  
Philadelphia, Pa  
Gentlemen

---

Many correspondents are careless about this matter of indenting the introductory address. The appearance of the letter is made exceedingly slovenly if the indentions are irregular. Make a fixed rule for paragraph indentions, and then make the other indentions conform to that rule. Whether the indentions are half an inch or an inch, five points or ten points, or any other distance, is a matter of individual taste. One should make his own decision and then preserve absolute uniformity throughout all his letters.

The indented arrangement is the standard form for the introductory address. It is the standard, because it is used by more business houses than any other method, and also because it is more symmetrical than any other method. Some business men, however, prefer an arrangement without any indentions. This is considered briefly on page 66.

**Punctuation**—The punctuation of the introductory heading is simple. Notice carefully the following.

Messrs Roberts, Poole & Company,  
Washington, D. C.

If any abbreviations are used in the name, they must be followed by periods. The name is invariably followed by a comma, so also is the city, and a period must follow the name of the state, no matter whether it is abbreviated or spelled out in full. Good usage does not sanction any other method of punctuation.

**Variations of standard form.**—The location of the introductory address above the salutation has been given as the standard for a business letter. This is not the accepted

location of the introductory address, however, in a letter of social or friendly nature, and because many business letters are intended to be exceedingly intimate and friendly, the arrangement that is common for social letters is frequently seen in letters that deal at least partially with business subjects as well. The arrangement of the introductory address in a social letter, in a letter of combined social and business nature, and in a letter that may be entirely on business subjects but which is intended to be unusually intimate, is indicated by the following example.

Canton, Ill,  
Apr 25, 1911.

Dear Mr Harper

I have just heard of your promotion, and I wish to extend to you my sincere congratulations. The position is one that offers unusual opportunities for usefulness and for advancement, and I am confident that you will fill it to the satisfaction of all.

I had hoped that we should be able to find in our own organization some position that would be sufficiently attractive to induce you to cast your fortunes with us, but I know that nothing we could offer would present opportunities equal to those of your new position.

You deserve to go far in your profession, and I am confident of your rapid advancement.

Sincerely yours,  
JOHN L THOMAS.

Mr. Fred H Harper,  
Des Moines, Iowa

It will be noted that the introductory address (which is misnamed in this case, because it is not introductory) comes at the close of the letter, but that in all other respects it is in the same form as it would be in if it came in the customary place. Do not use to excess this method of placing the introductory address. It is proper at times; but if there is any doubt whatever about its propriety, be on the safe side, and put the introductory address above the salutation.

## THE SALUTATION

**Purpose.**—The reason for using the salutation is purely a matter of courtesy. If a salesman goes into a customer's place of business, he does not plunge at once into his selling talk without a word of introduction or anything in the way of a courteous interchange of the amenities that mean as much in business as they mean in social life. He speaks the customer's name, at least, and he probably greets him with a "Good morning" or "Good afternoon." So in a letter—there should be some courteous transition from the formality of the introductory address to the intimacy of the communication. This transition is gracefully effected by the proper use of the salutation.

The average recipient of business letters possibly takes it for granted that he is being addressed as "Dear Sir" or in some other of the accepted ways, and he may not consciously read the salutation in any of his letters. But if some correspondent should fail to use any salutation at all, its absence would be noticed, and the recipient of the letter would either conclude that he had been the object of intentional discourtesy, or that the writer was unfamiliar with the accepted forms of business correspondence. There is one large mail-order house in this country that does not permit its correspondents to use a salutation in their letters. Their letters begin in this way:

(Heading)

Mrs Mary L. Johnson,  
Scranton, Pa.

The delay in the shipment of your order is due to the fact that the furniture you have selected as a premium has to be finished especially for you, and, in order to save you excessive freight charges, etc.

This is not a good example to follow, for the reasons already indicated. The mail-order house in question has

been largely successful in spite of its failure to follow the forms of business courtesy in this feature of its correspondence, because most of its dealings are with a class of people who are not greatly experienced in business affairs, who do not in all cases know what to expect, and who, therefore, are not antagonized by any inadequacy in the form of a letter. The average business man cannot afford to run the risk that this house does. No consideration of time or space saved should be permitted to justify the omission of the salutation or any of the other forms of courtesy that have a well-defined place in business letters.

**Standard forms of salutation.**—There are a few standard forms of salutation. The most formal, and possibly the least used, is the one word "Sir." Its use is shown by the following beginning of a letter.

(Heading)

The Secretary of the Treasury,  
Washington, D. C.

Sir

I respectfully submit the report of the Commission appointed to investigate, etc

This form of salutation is used only for the most formal communications, and in addressing high government officials. It is too impersonal and too formal for an ordinary business letter.

**Formal salutation.**—The ordinary formal salutations are as follows.

Dear Sir

Dear Madam or simply Madam

Gentlemen

Ladies

In writing on business to a man, the salutation "Dear Sir" is always correct. There need be no hesitancy in using this form in any case, except in the very few in which "Sir" is the accepted form. Probably ninety per cent of the busi-

ness letters have the salutation "Dear Sir" It is the customary, accepted form, and it is almost never wrong

In addressing a woman, whether she is married or single, the salutation "Dear Madam" is always permissible Some business houses prefer to use the one word "Madam", it is more formal than "Dear Madam," and that fact commends its use, because the utmost formality and courtesy should be preserved in a business letter to a woman Either form of salutation, however, is entirely proper, and may be used on all occasions without running a risk of offending the recipient.

"Gentlemen" is the salutation that should always be used in addressing more than one man It is the proper form for a letter to partners, to a corporation, joint-stock company, committee, commission, or to any organization whatever consisting of two or more men Do not use "Dear Sirs" It would never be used in a spoken communication, while "Gentlemen" is the ordinary term used in speaking to two or more men

In addressing an organization of any sort that consists of two or more women the proper salutation is simply "Ladies" The French word "Mesdames" is sometimes used and is entirely proper, but it is going out of custom, and smacks a bit of affectation

There is one kind of salutation that is equally as formal as those that have been considered, but is slightly more intimate and personal The two variations of this form are as follows:

My dear Sir  
My dear Madam

It is not an easy matter to decide when to write "My dear Sir" or simply "Dear Sir" As previously suggested, however, whenever there is any doubt, it is safe to choose "Dear Sir" The other form implies a suggestion of fa-

miliarity between the writer and the recipient of the letter. Where this familiarity exists, the salutation is perfectly proper, but unless the familiarity is unquestioned, its implication may conceivably be resented by a hypersensitive reader. As a matter of fact, however, either phrase may be safely used under ordinary conditions, although the preference should usually be for the shorter phrase, both because it is shorter and because there is absolutely no risk in its use. What has been said of the relation between the phrases "Dear Sir" and "My dear Sir" applies as well, of course, to "Dear Madam" or "Madam" and "My dear Madam."

**Familiar salutations.**—What may be termed the familiar method of salutation is illustrated below

My dear Mr Roberts  
My dear Mrs Roberts  
My dear Miss Roberts

Many correspondents, when they write selling letters to strangers, use these salutations for the express purpose of suggesting a friendly relation between the writer and the reader that in fact does not exist. It is an old trick, and possibly it is still effective in the case of letters written to unsophisticated people, but the intelligent business man is likely to be repelled by such a salutation when he has had no relations with the writer of the letter that warrant the use of this mode of address

"My dear Mr Smith," like "My dear Sir," or any of the variations of these forms of salutation, should, of course, be used only when a letter is to be signed personally. It would be ridiculous to begin a letter with "My dear Mrs. Jones" and then sign it "The Wonder Washing Machine Company," even if the company name were followed by the signature of the correspondent. The letter would be from

the company by the individual, and not from the individual himself

Still more familiar forms of salutation are the following

Dear Mr Smith  
Dear Mrs Smith  
Dear Miss Smith

Only unquestioned familiarity warrants the use of these salutations. They are (or should be) very seldom found in business communications. They should never be used in writing to strangers or to those with whom the writer has had only ordinary business relations.

Two forms that are sometimes found are "My dear Smith" and "Dear Smith." Obviously these salutations have little place in a business letter. Unless two men are friends or, at least, close associates, one rarely addresses the other simply as "Smith." This method of address is not discourteous between friends or close associates, but it decidedly is between others. Even though a superior officer might address an employee in conversation by the surname alone, he would scarcely use the same form of address if he were writing a letter to that employee.

There remains but one other salutation to consider: "Dear Friend." There is only one thing that need be said about the use of this salutation in a business letter—do not do it. "Dear Friend" has too long been the hard-worked salutation of the promoter of suspicious enterprises to make it a safe tool for the conservative business man.

**Position of the salutation.**—There is only one proper place for the salutation, and that is immediately above the opening of the letter. If the introductory address is at the beginning of the letter (as it should be ordinarily), the salutation should be spaced as far below the second line of the introductory heading as the second line is below the

first It should begin at the same imaginary vertical line as that which determines where the first line of the introductory heading is to begin—in other words, the left-hand margin of the type or written matter on the page

The salutation should all be on one line, and it should be followed invariably in a business letter by a colon, and a colon alone Thus: .

Dear Sir

There is no reason for using both a colon and a dash (Dear Sir —) The dash adds nothing, the colon is logical and sufficient In a social communication it is permissible to use simply a comma after the salutation

My dear Mrs Smith,

This should not be done in a business communication, however

**Capitalization.**—The first word of the salutation should be capitalized Such words as "Sir" and "Madam" should also be capitalized, likewise proper names and abbreviations of titles The adjective "dear," however, unless it is the first word in the salutation, should not be capitalized The following summary of the standard forms of salutation will indicate clearly the method of capitalization:

*Very Formal*

Sir

*Customary and Formal*

Dear Sir

Dear Madam, or Madam

Gentlemen

Ladies

*Equally Formal, but Slightly More Personal*

My dear Sir

My dear Madam



*Familiar*

My dear Mr Blank

My dear Miss Blank

My dear Miss Blank

*More Familiar*

Dear Mr Blank

Dear Mrs Blank

Dear Miss Blank

**Body of the letter**—The body of the letter is the letter itself. Practically all of this book is devoted to the consideration of what to say in the body of the letter and how to say it, therefore at this point only a few of the more or less mechanical principles that are applied in this part of the letter will be considered.

**Paragraph indentions.**—The width of the paragraph indentions must be determined before the letter is written, and uniform indentions must be maintained throughout. It has already been shown that the width of the indentions is not alone important in the body of the letter, but it governs the arrangement of the introductory address as well. Some writers make the mistake of indenting the first paragraph of a letter differently from the other paragraphs. For example

(Heading)

Mr Robert P Holman,

Paducah, Ky

My dear Mr Holman.

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This is wrong. The indention of the first paragraph should be the same as that of the other paragraphs, *wre-*

*spective of where the end of the salutation comes. The following is correct*

(Heading)

Mr Robert P Holman,  
Paducah, Ky  
My dear Mr Holman

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When a letter is written on a narrow sheet of paper or when the letter is so centered on the sheet that the lines are comparatively short, the indentions should usually be narrower than when the lines are longer. For short lines an indention of about half an inch (five typewriter spaces) is suitable; for long lines an indention of about an inch (ten typewriter spaces) is better. The exact width of the indention is really immaterial, individual taste can be depended on to decide the matter satisfactorily. The important point is to determine definitely what the indentions are to be and then to make them uniform throughout the letter. Do not overlook the importance of this matter. Uniform indentions go a long way toward making a letter attractive in appearance

**Spaces between lines.**—If a letter is written with a pen, the spaces between all lines should be equal. If the letter is written with a typewriter, it is also customary in some cases to make the spacing between all lines equal, particularly is this the case when the letter is short. There is a growing practice, however, of single-spacing between the lines of a paragraph and between the lines in the heading, and of double-spacing between paragraphs, between the lines in the introductory address, between the introductory address

and the salutation, between the salutation and the first line of the body of the letter, between the last line of the body of the letter and the complimentary close, and between the complimentary close and the signature. This is a logical method and has much to commend it. For an example of its application, note the letter on page 35.

**Sub-headings.**—According to the principle of unity, a business letter should treat of a single subject. There are times, however, when there is justification for violating this principle. For instance, A customer writes to a mail-order supply house. In his letter he speaks of a defect in some article previously purchased, he refers to what seem to him to be excessive freight rates to his town, and he orders additional goods. Many people do not understand that their inquiries will get better attention if each subject is treated in a single letter, consequently there is frequent necessity for answering letters of this kind. The mail-order house in the case under consideration might have each subject treated by a separate correspondent, but the inexperienced writer of the original letter might not understand the principle that prompted three separate letters in reply, and it might be possible to answer him more satisfactorily if all the subjects were treated in one communication. Mail-order houses generally follow the latter practice.

There are other cases, also, when it seems wise to combine several subjects in a communication (although it should always be remembered, when this is done, that the difficulties of filing the letter are increased, from the points of view of both the writer and the recipient). When separate paragraphs or parts of a letter treat of distinct subjects, it is becoming customary (although not in the case of mail-order houses) to introduce sub-headings in a letter to indicate what the several parts are about. The following letter shows the arrangement of sub-headings.

(Heading)

Mr. Edward Wilson,  
Chicago, Ill  
Dear Sir

## EMPLOYMENT OF OFFICE ASSISTANTS

You are authorized to employ two junior bookkeepers for the Chicago office, as requested in your letter of January 3. The maximum salary that can be paid these assistants is \$20 per week, but we should, of course, be glad to have you secure competent men for as much below that maximum as may be possible.

Our application file contains the application of Mr J R Fulton, 2336 Oswego St, Chicago, who applied for a position as junior bookkeeper in October of last year. We enclose his papers, and suggest that you ascertain whether he is still available. His is the only application on file that we care to have you consider.

## REMITTANCE OF COLLECTIONS

Until further notice, please discontinue your present custom of making a remittance of collections at the close of each business day. Remittances hereafter are to be made to the New York office weekly. Daily reports, however, of collections made are to be continued on the forms that are now in use.

Yours very truly,

THE FULLER & BROWN Co,  
By G. W. Fuller

The sub-headings may be in red ink if the typewriter has a bi-color ribbon. The use of sub-headings is not recommended for ordinary circumstances, but under certain conditions it has proved of value.

**Stating the subject.**—Even when a letter treats of but one subject, many correspondents state in capital letters at the top of the letter the subject that is to be treated. For instance.

(Heading)

Mr Charles W Ball,  
Racine, Wis  
Dear Sir

THE TRAINING OF SALESMEN

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Sometimes the letter-head has a special place for the statement of the subject of the letter. If the general policy of a company is always to give the subject, it is perhaps better to have a definite place on the letter-head for it than to introduce it in the manner shown above. The advantages of stating the subject are the following. It attracts the attention of the reader, it tells him exactly what he is going to read about, and it is of great assistance in filing if the filing system is based on subjects rather than on names. The practice of stating the subject is by no means universal, however.

#### THE COMPLIMENTARY CLOSE

**Purpose.**—The complimentary close is a part of the letter that is justified only on the ground of courtesy. It is simply a courteous custom that the correspondent cannot afford to ignore. The words "Yours truly" have come to mean nothing in themselves, but they are important, nevertheless. The Spaniard, in the same manner, does not literally mean that he kisses his correspondent's hand when he closes his letter with the fervent statement that he does that very thing, but it would be decidedly discourteous not to close a Spanish business letter with such a statement. One should not be a blind follower of form, but when the failure to follow form means to be discourteous, it is well to do the accepted thing.

**Standard forms.**—There are a few standard forms to use in the complimentary close

Yours truly  
Yours very truly  
Very truly yours  
Yours respectfully  
Respectfully yours  
Yours very respectfully  
Very respectfully yours

and also

Sincerely yours

Yours sincerely

Cordially yours

Faithfully yours

There is little choice between most of these forms. Probably the first three are the most common in business letters. Any one of them is entirely appropriate in the vast majority of cases. Which of the three is to be used is entirely a matter of temperament and of individual taste.

There are some cases in which it is advisable to use one of the forms in which the word "respectfully" appears. This is particularly advisable in the case of letters to women and to superior officers, as well as in the case of letters in which favors are asked. The correspondent can usually determine whether "respectfully" or "truly" is the better word to use. In the case of a formal report or an exceedingly formal communication of any sort, it is permissible to use the single word "Respectfully," or, in the case of a report, "Respectfully submitted."

"Sincerely yours" and "Yours sincerely" are probably used in a business letter only when it is of a semi-social nature. The same is true of "Cordially yours." All of these forms of the complimentary close are sometimes used in letters of a purely business nature when there is a friendly relation between the writer and the recipient. They are out of place unless there is this relation.

**Position of complimentary close.**—The complimentary close should be as far below the last line of the body of the letter as the salutation is above the first line. It should begin about the middle of the page, and should always be on a single line. Only the first word should be capitalized. The complimentary close should always be followed by a comma.

## THE SIGNATURE

**Legal aspects.**—From a legal point of view a signature is any kind of mark on a page by which a writer wishes to designate himself. It may be a name or an arbitrary mark, it may be written with a pencil or a pen, or it may be made with a rubber stamp. The law does not care how a signature is made, so long as it is clear that the writer wished a certain mark on the paper to designate himself. Where several persons are associated for the purpose of conducting a business, however, the law has something to say about who shall sign the association name. In a partnership, for instance, either partner may sign the partnership name without adding any notation to show which partner actually did the writing, and he may thereby bind the firm if the agreement is to do something that is within the legally permitted field of activities of the partnership. When a corporation enters into contract relations with any one else most states require the contract (which may be merely a letter) to be signed with the corporate name and also the name of some officer of the corporation. A signature of this sort is illustrated below.

The Fulton Grocery Company,  
By Robert Lees,  
President.

This legal requirement in the case of signatures that are intended to bind a corporation is probably one reason why this form of signature is common to all kinds of letters that are written by officers or employees of corporations, and the influence of the custom has extended to all other kinds of organizations as well, so that even in a partnership it is customary for an employee to sign his own name after the firm name—although such a signature cannot usually bind the firm in a contract. Thus.

Robertson & McGregor,  
By F. L. Fitch

But aside from the influence of the legal requirements of a signature, it is entirely sensible and businesslike for the name of the man who actually wrote the letter to follow the association name in all cases where a letter purports to be sent from a business organization that is controlled by more than a single individual. And even in the case of single ownership, if a letter on the owner's business is written by some one in his employ, it is customary for the name of the owner to be followed at least by the initials of the writer. Business is not impersonal. People like to deal with people rather than with remote and seemingly impersonal companies. This human trait is so great that some very large corporations do not have the company name follow the letter at all—all that appears is the name of the writer, and the letter is largely written in the first person. This plan is probably particularly effective in the case of the mail-order business, and yet some of the largest mail-order houses go to the other extreme—as, indeed, do many large organizations of all kinds—and use simply the corporate name as a signature with nothing more than the initials of the actual writer, if, in fact, they have even that evidence of personality.

There are many ways of writing signatures, and no serious fault can be found with most of them. But it is submitted that the form that has most of the advantages and least of the disadvantages of all the possible methods is that which has been suggested above—the following of the organization name by the name of the writer of the letter. For example.

University Extension Division,  
By John H. McClellan.



There is one other legal matter that should be considered. It has been decided that if a person who acts in any representative capacity—as an agent, trustee, executor, etc.—wishes to avoid personal liability or responsibility for any action, he should not only sign his name and indicate the capacity in which he acted, but he should also sign the name of the principal for whom he acted. Thus, a signature like this,

John L. Fremont,  
Executor

might not excuse the signer from personal liability, even though he really acted for the estate when he signed himself in that way. To be on the safe side, he should sign first the name of the principal. Thus:

The Montague Estate,  
By John L. Fremont,  
Executor

This is simply another application of the general principle that has been enunciated in the preceding paragraph.

**How to sign.**—So much for the legal side of the matter. It has been said that the law permits a signature to be written with pen or pencil or affixed with a rubber stamp. Custom, however, requires a signature written with a pen. Where the company or corporation name is written first, it is perfectly proper to write it on the typewriter. Thus, a stenographer may prepare a letter for signature by placing at the end the following form

THE PROCTER & GAMBLE COMPANY,  
By

or,

THE PROCTER & GAMBLE COMPANY,  
By Secretary.

In either case, the Secretary, if it was he that dictated the letter, should write in his name in ink. The actual name should *never* be typewritten, printed, or stamped. There should be some pen-written signature to every letter. To use a pencil indicates lack of neatness. A rubber stamp is an insult to the man who reads the letter. If the writer does not care enough about a letter to sign it personally, the recipient is likely not to care enough about it to read it.

**A bad practice.**—There is an unfortunate practice among certain business men who ought to know better, of signing letters at times with a rubber stamp reading about as follows:

“Dictated by John Smith,  
but not read by him”

There is absolutely nothing to recommend this practice. If Mr. Smith is unable to systematize his affairs so that he can sign his letters before he has to rush for the train, he should not insult the man to whom he is writing by deliberately telling him that the letter was not important enough for Mr. Smith to give it his personal attention before it was sent out. The practice is bad—wholly bad, and no management that cares for the efficiency of its letters will permit any of its correspondents to try to shift the responsibility for errors upon their stenographers. If an emergency arises when a man is physically unable to sign his letters, he should give the authority to some one else to sign his name for him, if the letters are of small importance. If they are important, they should wait for his personal scrutiny.

**A standard signature.**—Every correspondent should adopt some standard method of signing his name. He should not write J. L. Jones, John L. Jones, J. Lloyd Jones, or John Lloyd Jones, interchangeably, choosing whichever form happened to fit his mood. He should select one form

and stick to it. He should write it *legibly*. No elaboration of this injunction is necessary if the student has had experience in trying to decipher the scrawls that take the place of signatures in too large a proportion of the business correspondence of the day. Whether the letter-head contains the name of the man who wrote the letter or not, the signature should be written so that it can be easily read. If it is hard to decipher, it might just as well not be there at all. But some men seemingly cannot write a plain signature. For them, a simple scheme is to elaborate the widely used plan of indicating the initials of the person who dictated the letter, together with the initials of the stenographer, in the lower left-hand corner of the page. The usual arrangement is as follows

Yours very truly,  
THE SMITH FOUNDRY COMPANY,  
WFB/AC By W F Brown

The elaboration of the scheme is as follows

Yours very truly,  
THE SMITH FOUNDRY COMPANY,  
WFBrown/AC By W F Brown.

This plan is a good one. No matter how illegible the actual signature may be, the name of the writer is clearly shown. In hopeless cases, the plan is recommended. The simpler method, however, is to make the signature legible in the first place.

**Position of signature.**—The signature should be as far below the complimentary close as the complimentary close is below the last line of the body of the letter. It should begin far enough to the left so that it will end on a line with the average right end of the lines in the body of the letter. The method of punctuation and capitalization has been shown in the several examples.

## VARIATIONS IN STANDARD ARRANGEMENT

Throughout this consideration of the form of the letter it has been stated without qualification, except in a few instances, that the particular arrangement here presented of any part was the standard, accepted arrangement of that part. This has been done because in many cases there was no alternative arrangement, and also because a choice of alternatives was likely to be confusing. It has seemed better to state a definite principle which could always be properly applied, than to suggest alternative principles which might confuse the inexperienced letter writer. It should be understood, however, that the principles of letter arrangement are not fixed and immovable. They are absolutely nothing more than custom, and if any considerable number of business correspondents see fit to change any of the standard forms of arrangement, the new forms become just as standard as the old, provided, of course, there are no logical objections to them.

During recent years many business houses have adopted a form of arrangement of the introductory address, which is entirely different from the form just considered. The new arrangement is as follows

(Heading)

Mr Elbert W Hastings,  
Philadelphia, Pa  
Dear Sir

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Yours very truly,  
(Signature )

Because a great many correspondents use this form of introductory address, it cannot be said that it is not sanc-

tioned by custom. There is a logical objection to it, however. When the address is arranged in this way, the writer abandons the principle of indentation. He tacitly admits that he believes a letter looks better when all the lines begin evenly at the left-hand margin. Then why does he not apply this principle to the paragraph as well? In order to be consistent, he should arrange the letter as follows:

Mr Elbert W Hastings,  
Philadelphia, Pa  
Dear Sir

(Heading)

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Yours very truly,  
(Signature)

A letter arranged in this way would at least be consistent, and some business houses have adopted this form. But let us see what reason exists for altering the arrangement that has been presented as the standard. There is only one reason, namely, the possibility of greater speed when the letter is written on a typewriter. Some people believe that if the operator is allowed to begin every line at the left margin, he can write more rapidly than when he has to set the carriage at the proper point for the indentation of the heading and of the paragraphs. There is very little to this argument, because the space-finder or tabulator which is a part of the equipment of all modern machines enables the operator to fix the carriage at the proper point for indentions, with a single movement. The time saved by eliminating this movement is so exceedingly small as to be negligible.

If paragraphs are better written without indentions, why

have not printers long ago adopted this arrangement? The truth is that the eye is accustomed to seeing an indention at the beginning of every paragraph and in the introductory address, and when those indentions are not there, their absence is immediately noticed, the attention of the reader is distracted from what the letter says and is focused upon the mechanical arrangement of the words. When this occurs, the effectiveness of the letter is bound to be decreased. No, there is no good reason for trying to be different when the attempt results in inconsistencies, and draws attention not to what is said but to the way in which it is said. The old, standard way of arranging a letter still serves its purpose, it is still used in the overwhelming majority of business letters; and it is the form that is recommended for use.

#### ARRANGEMENT OF LETTER ON THE PAGE

Besides the arrangement of the parts of a business letter with relation to one another, the arrangement of the letter as a whole on the page is an important matter for the correspondent to consider. It is important for the same reason that a salesman's dress and general appearance are important considerations. A salesman may be a worthy individual with good selling ability, and yet dress in a slovenly manner. It is part of his business, however, to produce the best impression possible upon the minds of his customers, to gain attention by his attractive characteristics, and to indicate by his own appearance that the house he represents is prosperous, dignified, and worthy of the customers' business. It is difficult to separate the essentials from the non-essentials in our impressions of things. If this separation could easily be made, the customer would not give a thought to the appearance of the salesman, and the reader of a letter would not be influenced at all by its

appearance. But because the separation is difficult, it is well to give the dress of a salesman and the appearance of a letter the careful attention they deserve.

**Center the letter.**—The proper or improper arrangement of a letter on the page has a decided influence on the attractiveness of the communication. There is only one important principle to remember—center the letter on the page as much as possible. It is not necessary to consider why a letter that is centered is more attractive than one that is not, the reader may have no idea why he is more favorably impressed by the one than by the other. This principle is like many other principles of art; they are not generally understood, and probably not one person in one hundred can tell exactly why he likes a given work of art. He knows that he does like it, however, and if he were capable of analyzing his impressions, he would find that he likes it because the principles of good art have been applied in its preparation. It is to the writer's advantage to arrange his letters attractively on the page; not because the reader otherwise will consciously note the failure to do so, but because he will be unconsciously more favorably impressed and more ready to read the message if this principle is followed than if it is not.

In centering a letter on the page, only the space below the letter-head is to be considered. In other words, the letter should be centered in the blank space on the page.

To be strictly correct, a letter should not be centered with mathematical accuracy. The blank spaces at the right and left should be equal in width; the blank space at the top should be slightly wider than those at the sides, and the blank space at the bottom should be a bit wider than the space at the top. For practical purposes, however, the general injunction to center the letter is sufficiently accurate, and if this principle is applied there will be no question about the attractiveness of the arrangement.

What is meant by centering the letter is illustrated by two contrasting illustrations. Form 1, on pages 70 and 71, shows a letter poorly arranged. The letter is short, and yet it is begun where a much longer one should be begun. The margins are unequal and inartistic. The whole letter presents a bad appearance, despite the fact that no fault can be found with the arrangement of the various parts of the letter with relation to one another.

Form 2, on the other hand, shows the same letter properly centered. It speaks for itself. It is carefully and artistically arranged, and the resulting attractiveness is in surprising contrast to the unattractiveness of the letter in Form 1.

**Two-page letters.**—Of course, if a letter is too long for a single page, it is impossible to center it. In this case, a sufficient margin should be left at the top of each page to avoid the appearance of crowding, and margins of at least an inch should be left at the sides and bottom of each page. Also, in the case of a letter of two or more pages, if the page on which the letter ends is not entirely filled, the part on that page should *not* be centered. It should begin a reasonable distance from the top of the page, and the side margins should be the same as those on the first page.

### LETTER-HEAD

Cincinnati, Ohio, June 2, 1917

Mr Raymond W Hobson,  
Jackson, Miss  
Dear Sir

We regret that we cannot make you an offer for the stock of oil referred to in your letter of May 31. The market prospects



## THE FORM OF THE LETTER

71

are unsatisfactory, and we should not be justified at present in adding to our already large holdings

We suggest that you communicate with Messrs Johnson & Albermarle of Louisville, Ky. We have been led to believe that they are in the market, and you may be able to secure an offer from them

We thank you for giving us an opportunity to bid for your stock, and we hope you will give us a similar opportunity whenever you have oil to dispose of.

Yours very truly,

THE VALLEY OIL COMPANY,

By J L Fremont.

Form 1

### LETTER-HEAD

Cincinnati, Ohio,

June 2, 1917

Mr Raymond W. Hobson,

Jackson, Miss

Dear Sir

We regret that we cannot make you an offer for the stock of oil referred to in your letter of May 31. The market prospects are unsatisfactory, and we should not be justified at present in adding to our already large holdings

We suggest that you communicate with Messrs Johnson & Albermarle of Louisville, Ky. We have been led to believe that they are in the market, and you may be able to secure an offer from them

We thank you for giving us an opportunity to bid for your stock, and we hope you will give us a similar opportunity whenever you have oil to dispose of

Yours very truly,

THE VALLEY OIL COMPANY,

By J L Fremont

Form 2

To center a letter requires care on the part of the writer. Judgment must be exercised to determine about how much space the letter is to occupy, and it should then be begun in such a way as to insure satisfactory results when it is completed. Practice and common sense will enable any one to arrange a letter on a page satisfactorily, and the results will be decidedly worth the time spent in securing them.

When a letter requires more than one page, it is advisable to write something on the sheets following the first to show to what letter they belong. This is due to the fact that the pages of a letter are likely to become separated, and, of course, it is important that they should all be together in the file. The information that should be on the sheets following the first is as follows: the name or initials of the person or company to whom the letter was written, the date, and the number of the page. This data in most cases would be sufficient to permit the pages to be assembled properly if they should become separated. The following is a satisfactory arrangement of the data:

Mr. J. R. C., 7/14/11, No 2

This should begin as far from the edge of the page as the lines of writing begin, and it should be as near the top of the page as possible. At least an inch (or two double-spaces on the typewriter) should separate it from the body of the letter.

The numerical representation of the date is proper in this case because the purpose is to get the entire memorandum into as small space as possible, and also because there would be so few necessities for actually making use of the data that there would be little chance for any misunderstanding of the notation.

**Even margins.**—In writing either with the pen or with the typewriter it is not always easy to make the lines of

equal length. An absolutely even margin on the right is not necessary, but the writer should try to make the right ends of his line as nearly in alignment with each other as possible. In writing with a pen it is possible to lengthen out a word or to condense it to make it fit into the space that may be left. With a typewriter, however, this is not possible, and more care must be taken to keep words from running over the imaginary right-hand margin of the letter and to prevent the ends of the lines from having a ragged appearance, which detracts considerably from the attractiveness of a letter.

### GENERAL DIRECTIONS

This chapter has dealt entirely with the form of the letter—with principles that must be applied by the person who actually puts the letter on paper. In this day of the general use of stenographers and dictating machines, there may be some doubt as to the value of an intimate knowledge of all these matters on the part of the correspondent who has only to dictate and sign his letters. This doubt should not exist. Every one who has any letter writing to do ought to know how a letter should appear on paper. If a correspondent does not know how a letter ought to look, what sort of results is he likely to get from a stenographer who frequently knows less about the matter than he does himself? Stenographers are supposed to know all the technique of letter writing, but an unfortunately large proportion of them do not. It is the experience of nearly every business man that he has had at some time to instruct a stenographer in many of the matters that have been considered in this chapter. The man who dictates must demand the maintenance of a high standard in his typewritten correspondence, otherwise there is likely to be carelessness in the transcription of his letters. He is unable

to maintain a high standard unless he knows what the standard should be, and it has been the purpose of this chapter to give him that information

**"Style-sheet" for correspondents.**—Many large business houses find it advisable to issue printed instructions for their stenographers, covering all kinds of technical matters connected with the transcribing of correspondence. All of the matters considered in this chapter, as well as many other points, are suitable for inclusion in a list of instructions of this sort. It has been seen that there are differences of opinion regarding many of the points of letter arrangement, there is not always a consensus of opinion regarding what is good usage (although the majority view has been presented in each case). If all stenographers were left to transcribe letters in the way that they individually saw fit, the result in a large business house would be total lack of uniformity in the mechanical features of its correspondence. This is to be avoided. Just as a newspaper office maintains a "style-sheet" containing a list of the expressions that must not be used by reporters, leading rules of punctuation and capitalization, important principles of style, etc., to the end that the newspaper may have an individuality and uniformity in the methods pursued in the writings of all its articles, so a business house should have a "style-sheet," or book of instructions for those who transcribe its letters.

**Importance of business customs.**—Business customs are changing rapidly. Old methods are being replaced by new, old forms are being forgotten, and individuality is the order of the day. Yet the conservative business man is cognizant of the value of methods and forms with which he is familiar, and he does not change for the new until their utility is clearly proved. There are many fads in modern business correspondence—just as there are many live ideas that are revolutionizing the art of writing busi-

ness letters. The intelligent correspondent rejects the fads, and eagerly grasps the live ideas. The fads are usually concerned with the arrangement of the letter, the ideas are usually concerned with what the letter says. So, while the progressive letter writer should always be alert for all that will enable him to say what he has to say in a new and more convincing way, he should also be on his guard not to take up too quickly schemes of arrangement that have not won their right to consideration by reason of their general acceptance.

## CHAPTER IV

### MATERIALS AND FIRST PRINCIPLES

#### THE PAPER

**Size.**—The first of the remaining mechanical details of letter writing to be considered is the paper that is used—its size, quality, and color. As has been suggested already, there is one standard size for a business letter— $8\frac{1}{2}$  by 11 inches. It is not well for any business letter paper to deviate greatly from these standard dimensions, for the very good reason that nearly all letter files are made to accommodate letter sheets of approximately this size only. Of course the stock files will also accommodate letters of smaller size, but a sheet that is very much smaller than  $8\frac{1}{2}$  by 11 does not ordinarily fold to advantage for insertion in the envelope, and, in addition, a smaller page makes necessary at times the use of two pages, where a single larger page would be sufficient. A single page letter is always preferable to one of two or more pages except where there is an absolute necessity of using more than one page.

**Half sheets.**—Many business houses use half sheets— $8\frac{1}{2}$  by 5 inches—for short notes, and there can be no objection to this practice if care is exercised in the printing and use of the half sheets. When they are used, the following points should be carefully considered

- 1 Do not have the letter-head take up any more space relatively on the half sheet than it does on the whole sheet. Some firms use a large letter-head on their whole sheets,

and then have half sheets printed from the same plate. The frequent result is that the letter-head takes up more than half of the space on the small sheets. This is inartistic, unattractive, and ridiculous. Unless the letter-head for the whole sheets is simple and small, it is better to have a new head especially designed for the half sheets.

2 Be very careful not to use half sheets when whole sheets should be used. Where there is a desire to economize in the use of paper, stenographers frequently attempt to crowd onto a half sheet an amount of matter that really requires a whole sheet. This is a mistaken policy. Observe the same rules for margins, centering, etc., in the case of all sizes of letter paper, and do not use a half sheet except when the letter is so short that it will look better on a half than on a whole sheet.

In considering the question of the size of the letter paper, reference is made to letters that are to go to outsiders—to people not connected with the correspondent's house. Of course inter-departmental communications in a business house may be on paper of any size, shape, or color whatever to suit the particular requirements of each kind of letter. Except when such communications are expressly mentioned, the statements in this volume are not intended to apply primarily to them. Our principal purpose is to help the correspondent do the things he ought to do and say the things he ought to say when he writes to those who are not bound by the same house rules as he is.

**Note size.**—There is still another letter sheet size that is effectively used at times in certain business transactions. This is the note size. It varies in dimensions, but its characteristic feature is the folding of a large sheet through the center to form two sheets, exactly like the stationery used for ordinary social letters. Note size paper is appropriate in business when a communication is of semi-social nature. It is used sometimes by dealers in high-priced

products in their letters to women customers and prospective customers. The manufacturer of a piano-player, for instance, uses note size paper to invite a selected list of women to attend demonstrations of the instrument. In most cases, however, only the first page of note paper should be used for the message. If the message is too long for the small space on one page, the inconvenience of turning the leaf makes the use of note paper inadvisable, and even in the case of a short message, it should not be used except in the class of cases that has been suggested.

**Quality of paper.**—Of equal importance with the size of the letter sheets is the quality of the paper. There is little that is definite to be said about this subject. It involves the whole field of methods of paper manufacture, of raw materials, of finishes, and the thousand and one other things that are part of the paper industry. Only general suggestions are suitable in this place.

The most important general statement about paper is that it is advisable to use the best that can be afforded. This decidedly does not mean that the highest priced paper is to be used on all occasions. It is probably true that there are many more cases of parsimony in the selection of letter paper than there are of extravagance, but the one fault must be guarded against as well as the other. The quality of the paper is of the same importance as the dress of a salesman. The mechanical features of a letter have been frequently compared to the appearance of a salesman, and this analogy will be continued, because it brings out better than anything else the points to be made regarding the appearance of a letter. An employer likes to have his prosperity and importance evidenced by the quality of his salesman's clothes, and the natural tendency of every buyer is to judge the principal solely by the appearance of his representative. So the quality of letter paper should represent the quality of the house from which the letter comes.



Nearly every bank, for instance, recognizes the necessity of conveying an impression of dignity and solidity in all the various means of contact between itself and the public. Its letter paper, therefore, should be dignified in appearance and substantial to the touch. A great industrial corporation would not use letter paper of an unsubstantial nature. A man with a high-grade proposition to present to people of discrimination would use only a quality of paper that would be in harmony with the impression he wished to create.

**Things to be considered.**—There are three things to be taken into consideration in the selection of paper stock: the standing of the house from which the letter is to go, the general characteristics of the prospective reader, and the purpose of the letter.

**Status of writer.**—A well-known, prosperous house cannot afford to use inferior stationery. Its prestige requires it to use high-grade tools in all its activities. This is true without regard to the characteristics of the different individuals with which it conducts correspondence. It deals with all kinds of men, as a rule, and it cannot run the risk of lessening its influence by using inferior materials. There are, however, some exceptions to this general statement. A house may be well known and prosperous and yet confine its business dealings to those who might not appreciate the highest quality in the firm's stationery. There are a few mail-order houses, for example, that deal almost entirely with people who are not accustomed to bond paper. It would be extravagance to use high-grade bond paper in correspondence with this class. And yet, if there is any question at all about the relative advisability of using high or inferior quality, the decision should be for the better grade of paper.

**Characteristics of reader.**—No matter what the size or importance of the house that sends out the letter may be,

if its correspondence is with people who know good things when they see them, an attempt should be made to convey the impression that the corresponding firm is such as to merit the reader's confidence. Good stationery has much to do with creating this impression. An enthusiastic manufacturer of writing paper says in his advertisement "The letter-head that crackles like a treasury note—that is crisp like a gilt-edged security—that is clean and hard as a stock certificate—gets the quick attention of the business man, as a matter of psychology." And he is more than half right. But if one is conducting a struggling business that needs credit favors, he should not write to his creditors, who know his condition to a penny, on paper that is obviously too expensive for his purposes. Neither should he write on such poor paper that it will lead his creditors to question his business judgment. There is a happy mean in this as in all things, and the purpose in selecting paper should be to find that mean.

**Purpose of letter**—Finally, the purpose of the letter has much to do with the quality that should be chosen. The "Business Correspondence Library," published by The System Company, cites the following case that illustrates this point. "One well-known corporation regularly uses five different grades of paper for its letters, one grade is engraved upon a thin bond of excellent quality, and is used by the president of the company when writing in his official capacity, another grade is engraved upon a good quality of linen paper, and is used by the other officers, sales managers, and heads of office departments when writing official letters to outside parties; when writing to officers or employees of their own concern, the same letter-head, lithographed on a less expensive grade of paper, is used. A fourth grade of bond paper is used by officers and department heads for their semi-official correspondence.

The fifth grade is used only for personal letters of a social nature, it is of a high quality of linen stock, tinted "

Some people think that if the immediate purpose of a letter is to sell something, the letter paper should always be of the very highest quality. This is not true, the quality of the paper should be in harmony with the status of the writer and the prospective reader and with the nature of the selling proposition. A letter from an architect to a capitalist to solicit consideration for the plans for a twenty-story office building should obviously be written on the finest paper procurable. A form letter sent to 100,000 retail grocers on the other hand, explaining the advantages of a new fly-paper, can safely be printed on paper of ordinarily satisfactory quality.

**Influence of paper quality.**—Despite some statements to the contrary, the quality of the paper has not a great deal to do with inducing the recipient of a letter to read it. If he is busy, unless the text interests him, the letter will remain unread. And neither is it customary for the ordinary business man to run through the pile of opened letters on his desk and select for first reading those that are written on crackling bond paper. Unless a letter is obviously a circular, at least the first sentence is read in the great majority of cases. Wherein, then, lies the influence of paper quality? It is an unconscious influence; it works in a subtle manner upon the consciousness of the reader. The quality of the paper reinforces the appeal of the text. The reader feels the firmness and fineness of the paper in his hand, he sees the smooth surface. If the text has created a good impression, unconsciously the quality of the paper will reinforce that impression, and if something is lacking in the appeal of the text, its weakness is modified by the strong appeal of the high quality of the stationery.

**Use common sense in selection.**—General directions

are not of much value in the application of principles, but they are all that can be given in connection with this subject. Use common sense in selecting paper stock. Consider the impression to be conveyed, the characteristics of the people to be addressed, and the subject matter of the correspondence. Then buy the best paper that can be afforded—all things considered—and all will be done that any one can do.

**Color.**—The best color for paper is white. It is always in good taste and is deservedly popular. Most typewriter ribbons are black or purple. Both of these colors display to better advantage on white paper than on any other kind. There is no particular fault to find with tinted paper, however, provided the tint is quiet and not harmful to the eyes. The great danger in using tinted paper is the possibility of the tint's failing to harmonize with the color of the letter-head and the color of the typewriter ink. If the individual who is to select letter paper has had artistic training, he can safely be left to select harmonious colors, but if he knows nothing about color harmony, the results are sometimes fearful. One dignified and prosperous business house was inflicted for a short time by an inartistic purchasing agent with light blue paper that had a letter-head printed in red and dark blue, and for this striking stationery the buyer provided green typewriter ribbons! Neither the paper nor the ribbons were long in use.

The selection of the proper color for paper is simply a matter of artistic knowledge and common sense. If there is any question at all about the suitability of any contemplated color combination, the wise buyer will avoid all possibility of error, by using white paper, black letter-head, and black or purple typewriter ink. It is true that some houses use a delicately tinted paper in all their correspondence, to give uniformity and distinction to their letters.

This is entirely proper when there is suitable harmony between paper and ink. So also is the custom of using different colored paper for different classes of intra-office communications. But for quiet dignity and ease in reading, no combination of colors is so good as simple black and white, which long experience has taught is the most satisfactory to the greatest number of people.

### THE LETTER-HEAD

**Dignity and simplicity.**—Like the quality and color of paper, the selection of the letter-head is largely a matter of personal taste, guided, however, and confined by certain considerations of suitability, custom, and universal standards of attractiveness. If any generalization regarding letter-heads is possible, it is this: The dignity of a letter-head is in direct proportion to its simplicity. And because it is the aim of nearly every business house to give, through its correspondence, an impression of dignity, solidity, and prosperity, it follows that simplicity in the arrangement of the letter-head should be the aim of letter writers in general.

**Purpose of letter-head.**—It is well to consider the purpose of the letter-head before its arrangement. Primarily the letter-head is to tell the recipient of a letter who it is from, so that he may have this information immediately and without the necessity of looking for the signature. The second purpose of the letter-head is to obviate the necessity of writing the address of the writer in the heading of every letter. The address is printed with the firm name, and the only part of the heading that needs to be written is the date.

**Advertising letter-heads.**—A third, and entirely legitimate, purpose of the letter-head may be to advertise the writer's business. The advertising may be general or di-

rect—that is, the letter-head may simply create an unconsciously good impression by reason of the richness and dignity of its appearance, or it may give specific information about the goods or services that the writer has for sale. Both of these methods of publicity are justifiable—but only under suitable conditions

The general statement has been made that the more simple a letter-head is, the more dignified it is. It is not usually possible to include very much direct advertising in a simple letter-head. Consequently, to the extent that a letter-head is used as a medium for direct advertising, it loses in dignity. A bank, for instance, would scarcely give a third of the space on its stationery to an exploitation of its business. People are accustomed to dignity in the letter-heads of dignified, prosperous houses, and anything else would create a distinctly bad impression.

In a letter that is intended primarily to sell goods, it is customary in some cases to have the letter-head or the margin of the page, or both, devoted to a printed or pictorial description of the goods that are offered for sale. A letter of this kind probably attracts attention more quickly than one with the ordinary arrangement, but it is also true that its character is immediately evident, and for that reason it may be purposely cast aside unread. The use of descriptive letter-heads—particularly letter-heads with pictures of the goods—in selling letters is increasing, however, and it is probable that their advantages outweigh their disadvantages.

For anything else than frankly selling letters, on the other hand, the wise correspondent will not attempt much direct advertising in the printed part of his stationery. A few words about the goods or services that are offered for sale are not out of place, but the less of this sort of thing there is, the better. It should always be borne in mind that the largest and most successful business houses in the

country, almost without exception, have the most simple and unpretentious letter-heads

**Balance.**—It should be unnecessary to state that a four inch cut of the writer's factory on an eleven inch letter sheet is a waste of good space, an exhibition of wretched taste, and an acknowledgment of ignorance, yet some business houses still adhere to this ancient and ridiculous custom of showing pride in their building. People are not very much impressed by a picture of a big building—the really big concerns do not need to show pictorially how big they are, while the little ones all too frequently allow the artist to use his imagination freely in his drawing of the factory. Most business men know these things. They are, therefore, inclined to discount any pictorial representation of the size of the letter writer's place of business.

**Make letter-heads individualistic.**—There may be said to be three kinds of letter-heads—the conventional, the individualistic, and the eccentric. Individualistic is placed in the middle of the series because it is the "golden mean" which should be the aim of all who select letter-heads. A conventional letter-head is simply an ordinary arrangement of ordinary type-faces (sometimes not well selected for their purpose), conveying the ordinary information about the writer of the letter, and not displaying the slightest individuality, so far as the arrangement of the type matter is concerned. The other extreme is the eccentric letter-head, which proclaims loudly the individuality of the writer—so loudly that the recipient of the letter is scarcely permitted to take his eyes from the letter-head and direct them towards the message contained in the letter itself. The eccentric letter-head may display a riotous combination of colors, it may contain so much reading matter that the ordinary business man could not possibly find time to read both the letter-head and the body of the letter as well,

it may present a group of badly related type masses, consciously designed to attract attention by shocking the reader's artistic sensitiveness, it may be altogether too rich and extravagant for the purpose of the letter, it may be so poor in quality as to defeat the purpose of the communication, or it may in a countless number of other ways point out the writer as one ignorant of the necessary conventions, regardless of the fitness of things, and unwilling to accept the assistance of others in an attempt to conceal his own lack of good taste

Avoid both the too monotonously conventional and the eccentric in letter-heads. Try to make your stationery individualistic, that is, make your letter-heads stand for *you* and no one else. This is accomplished by carefully fitting the reading matter, the shape and size of the type, the character of the pictures or ornaments, and the arrangement of type masses to your particular purpose.

These are very general statements, but nothing more specific is possible here. The principles that should apply in the arrangement of a letter-head are the principles of art and of good sense. If the printer is not an artist (and some printers are real artists) he should not be trusted to lay out the letter-head unassisted. It is a matter that demands careful attention, and if the necessary attention is given to it, the results will justify all the expenditure of time and thought.

**Methods of reproduction.**—There are many methods for the reproduction of letter-heads. Some of the more important are as follows:

- Printing from type
- Photo-engraving
- Copper or steel plate engraving
- Lithographing

Printing from type is cheap and satisfactory for most purposes; but, as has been suggested, not all printers are



artists, and care must be used to see that a letter-head that is to be printed from type is set up so as to conform to the principles of good arrangement. Photo-engraving is frequently employed when a picture is to be used in the letter-head or when hand-lettering or some other unusual effect is desired. Line cuts are less frequently used than half-tones, but half-tones, of course, can be used satisfactorily only on paper possessing a smooth, polished surface. The method of reproducing the letter-head should be determined in connection with the selection of the quality of the paper to be used. A copper or steel plate engraving has a rich appearance that makes this method of reproduction the favorite one for banks and other business houses that want to convey an impression of dignity, solidity, and worth. Engraving is expensive, but there is probably no more effective letter-head than the one that consists of a few well arranged lines of engraved matter. Lithography possesses some advantages over all other methods of reproduction, but for ordinary cases it is probably too expensive. For large orders, however—a run of 20,000 letter-heads or more, for example—lithography need not be more expensive than other good methods of reproduction.

### GENERAL DIRECTIONS

The mechanical arrangement of the different parts of the letter and of the entire letter on the page has been considered, the quality of the paper and the arrangement of the letter-head together with methods for its reproduction have been discussed, and there remain but a few general directions in order to complete the consideration of the more or less mechanical features of letter writing. The letter paper is provided with a letter-head and is placed before a correspondent who is familiar with all the principles that have been discussed. What more is there for

him to bear in mind, aside from matters of style, statement, and punctuation? Two things—neatness and spelling

**Neatness.**—It scarcely seems necessary to emphasize in a work of this sort the importance of neatness in letter writing. Emphasizing neatness is like emphasizing the necessity of system and order in business. Many times throughout the preceding pages the letter has been compared to the salesman. It should be necessary only to suggest that comparison again in order to indicate the reason why neatness is one of the essentials in business correspondence. Some of the best business houses enforce the following rule: "No letter shall leave the office that shows evidence of any erasure, that is soiled in the slightest degree, that was written with blurred type, or that is mussed, torn, or in any way anything but a *perfect* transcription of the writer's thoughts." The individual who is responsible for a letter is usually careful enough of its appearance—although even responsible executives forget this point at times. Some stenographers, however, who do not feel sufficient responsibility for their work, are willing to send out carelessly transcribed letters if they find such letters will pass the inspection of their employers. Be very careful to maintain a high standard in this as in all other respects. Make an absolute rule that no letter shall go out that is not as nearly perfect as it is possible to make it under the circumstances, observe this rule faithfully and insist upon its strict observance by all who have to do with the correspondence of the office.

**Spelling**—Only a few words need be said about spelling. A misspelled letter subjects the writer to contempt and ridicule. A single word incorrectly spelled can weaken the force of a whole letter, it shows the writer to be ignorant or careless or both, and it lessens his influence to a marked degree. Habitual incorrect spelling is inexcusable. Dictionaries are cheap and plentiful, and a failure to use

them when occasion requires, marks the correspondent as being lacking in one of the chief qualifications for success; namely, the capacity to give careful attention to essential details. Some correspondents who dictate their letters acknowledge their inability to spell correctly but refuse to remedy the situation on the ground that their stenographers are paid to spell correctly, and that they do not need to acquire this homely accomplishment for themselves. Unfortunately all stenographers do not spell correctly, any more than all correspondents do, so if the man who dictates does not know a misspelled word when he sees it, he cannot be sure that his letters are free from inexcusable errors in spelling.

The English language is difficult to spell, and it is possible that some schools nowadays do not give sufficient attention to instruction in spelling. But this is no excuse for the correspondent. It is possible to learn to spell, and a refusal to do so marks a man as unfit for the highest success in business letter writing.

### THE ENVELOPE

**Paper.**—As a general rule the paper of the envelope should be the same in quality and color as the letter paper. Many houses, however, use envelopes different in color and quality from their letter sheets. This practice is not to be commended, the paper and envelopes should harmonize.

**Size.**—Most envelopes for business letters are approximately  $3\frac{1}{2}$  by  $6\frac{1}{2}$  inches in size. There are, of course, a great many other sizes, but what is known as the standard business size has these dimensions.

**Address.**—The address on the envelope is of great importance. When letters go astray, it is almost always because they have been insufficiently or incorrectly ad-

dressed. The post office is exceedingly efficient, and rarely fails to deliver letters that are properly addressed. Be very careful with the address, therefore.

There is a standard form for the arrangement of the various parts of the address, just as there is a standard form for the arrangement of the different parts of the letter. The following illustration is a copy of the suggested form recommended by the Post-Office Department:

After. . Days Return to  
John C. Smith,  
146 State St.,  
Wilkesville, N Y.

Mr. Frank B Jones,  
2416 Frank St.,  
Oswego,  
Ohio.

In this case, the state is shown on a line by itself. Even government communications frequently fail to adopt the recommendation in this regard, however. A frequent and entirely satisfactory form of address is as follows

Mr. Robert W Edeson,  
1187 Morrison St.,  
Newark, N J

The usual parts of the address on the envelope are the title and name, house number and street, city, county (if necessary), and state. If a town is large enough to have the houses numbered, it is seldom necessary to identify it by giving the county. An example of the proper address, when the county is necessary, is as follows

Mrs Frederick Burrows,  
R. F D No 17,  
Chaseville,  
Woods Co ,  
N Y

If the post-office box is indicated, it should ordinarily follow the name.

Mr Wilham Downs,  
P. O. Box 457,  
Edgerton, Ga.

In some cases the number of the post-office box or the number of the rural free delivery route is placed in the lower left corner of the envelope. The position immediately following the name is preferable, however.

An address on an envelope should *never* have only two lines. If there are given simply the title and name of the

individual addressed, the name of the town, and the state, three lines should be used, the state being on a line by itself. Care should be exercised, however, to give a more definite address than the town and state unless the town is very small or the individual addressed is so prominent that the location of his residence or place of business is a matter of common knowledge

In the standard arrangement it is well to indent each line of the address about half an inch (five points on a typewriter) to the right of the line above it. The size of the indentation, however, may be varied to suit the individual taste and to provide for pleasing balance. The exact number of points or the exact distance is not material. It is important, however, to have all the indentions equal. The whole address should be massed slightly to the right of, and below, the center of the envelope

**Reason for standard arrangement.**—All the examples that have been shown illustrate the usual method of arranging the parts of the address. It is the accepted way and the convenient way. The arrangement is graceful and pleasing, and it has been used so long that people are accustomed to it and can read it more quickly than any other method of arrangement. This is a more important matter than it may seem to be. Postal clerks are required to read the addresses on envelopes very rapidly, and if the arrangement of an address is unusual, their work is delayed while their eyes are adjusting themselves to the altered form. The delay is exceedingly slight, of course, but it is a delay, and it is, therefore, to be avoided.

**Another arrangement.**—Recently a method of arranging the address has achieved some popularity, which is parallel to the fad for neglecting indentions in the letter itself. This innovation is shown in the following illustration

Messrs. Gordon, Wells & Company,  
105 N State St.,  
Minneapolis,  
Minn

There is only one thing that can be said for this method of arrangement. It permits the tabulator on the typewriter to be set so that the same key sets the carriage in the proper position for the beginning of all the lines. This is a small advantage, however. The skillful operator loses little time in shifting the carriage so as to indent the lines properly, and, at all events, the advantage of speed in writing is counter-balanced by the decreased speed in reading on the part of the postal clerks. Both of these items may seem so small as not to be worthy of consideration. Perhaps they are, but, at any rate, they balance each other. This new method of arranging the address, then, has absolutely nothing to commend it when the envelope is addressed with a pen, and it has only a questionable advantage when a typewriter is used. It is certainly not an artistic arrangement, and it is not gaining favor very rapidly. If it should, of course it would then be standard—for the standard here is merely the customary, as in most other things connected with the mechanics of letter writing—but, because it has not gained that position yet, it is advisable to avoid it.

**Punctuation.**—Do not omit the punctuation in the address. Some people think that punctuation at the ends of the lines is unnecessary. They are mistaken. Punctuation is just as necessary on the envelope as it is on the letter within the envelope, and it should not be omitted. In

general, the punctuation is the same as in the case of the introductory address in the letter. Periods, of course, should follow all abbreviations. A comma should be placed at the end of each line except the last, which should be followed by a period, no matter whether the name of the state is abbreviated or not. The several examples that have been given illustrate the method of punctuation. For cases that are not illustrated, the punctuation can easily be determined by applying the general principles that have been considered in connection with the form of the letter.

**General directions.**—No cases have yet been considered in which the lower left corner of the envelope is used for any part of the address. The following are examples of the kind of messages that are frequently placed in that position. "In care of Mr W H Wells" or "c/o Mr. W H Wells", "Please hold for arrival", "Please forward"; etc. In the case of a letter of introduction the envelope should not be sealed, and a notation similar to the following should appear in the lower left corner. "Introducing Mr Charles Wilson."

In the last chapter a list of the accepted abbreviations of the states and territories of the United States was given. It is important to use the proper abbreviation in the introductory address of the letter, but it is of far greater importance to use the right abbreviation on the envelope. Illegible writing and incorrect abbreviations have delayed the delivery of many letters and have sent many more to the Dead-Letter Office. Study the list carefully, and master the abbreviations, then be sure that they are always legible.

**Legibility.**—Legibility is not essential only in writing the abbreviation of the state. It is absolutely essential in all parts of the address on the envelope. Nearly every one has had so many annoying experiences caused by illegible addresses on envelopes, that it is scarcely necessary to do



more than mention the prime necessity of legibility in all branches of letter writing. The widespread use of the typewriter has done much to decrease the number of illegible addresses, but there is still considerable room for improvement. There is no reason why a pen-written address should not be just as legible as a typewritten one if care is taken in writing it. But if one is unwilling to take the proper care, or if he is not convinced that even his most hurried penmanship is always legible, he should take no chances, but have his envelopes addressed on a typewriter, even if circumstances compel him to continue to write his business letters with a pen.

**Return card**—The return card in the upper left corner of the envelope has two possible purposes. The first purpose is to tell the postal authorities whom the letter is from and to whom they should return it if, for any reason, it cannot be delivered to the addressee. To serve this purpose all that is necessary is the name and address of the sender, stated as simply as possible, and with the addition of a line above the name stating that the letter is to be returned to the sender if it is not delivered within a specified number of days. Any number of days (not less than three) may be indicated by the sender, and the post office will comply with the writer's request. If the return card is not placed on the envelope, and if the letter cannot be delivered within thirty days, it is sent to the Dead-Letter Office, where it is opened and then returned to the writer if his address appears (as it should, of course) in the heading. The postal authorities strongly urge that return cards be either written or printed on every envelope that is mailed.

The place for the return card is in the upper left corner, and nowhere else. Some business houses have adopted the custom of printing their names and addresses on the back of the envelope at the top of the flap. There is an

excellent reason against pursuing this practice, *viz*, the return card is to serve as an address if the letter has to be returned to the sender; and all addresses should be on the face of the envelope, so the postal authorities can note the address and the presence of a stamp at the same time

**Return card as advertisement.**—The second possible purpose of the return card is to advertise the business of the writer. Generally speaking, this is not entirely a legitimate purpose, and an advertisement on the face of an envelope is largely wasted. If a business house receives any considerable number of letters, it is customary for them all to be opened by some responsible clerk, and the envelopes themselves seldom come to the attention of the managers of the business. Even when a business man opens his own mail, he frequently fails to look at the address or at any part of the front of the envelope. Almost invariably envelopes are opened by turning them face downward and slipping a sharp instrument under the back flap, consequently the front of the envelope receives but scant attention under any circumstances. It may be said that the front of the envelope comes to the attention of postal clerks, and that it is well to advertise to them by making the return card an advertisement of the writer's business. In opposition to this contention there remains the undisputed fact that the duties of the postal clerk permit him to spend but a fraction of a second on the reading of each address, and he has no time to read an advertisement on the envelope even if he should desire to do so. From any point of view, therefore, it is plain that an advertisement on the front of the envelope under ordinary conditions is of little value. The return card should usually serve the one purpose of insuring the writer against the letter's going astray, and in typography and phraseology it should be as simple as possible.

**Position of stamp.**—Instructions about placing the

stamp on an envelope are so elementary that they are almost out of place in a work of this character, but the frequency with which stamps are misplaced justifies a few words regarding the matter. The upper right corner of the envelope is the only place for the stamp. The amount of postage required for various classes of mail matter will be considered in detail in a later chapter. Just one suggestion is in order here. American correspondents and stenographers are frequently so little accustomed to writing letters to foreign countries that when they do so, they fail to place sufficient postage upon them. The amount of postage required, as well as the results of a failure to comply with the postal regulations in this respect, is to be treated in a future chapter. For the present it is sufficient to say that in every case where more than the domestic rate of postage applies, the greatest care should be taken to see that the right stamp is affixed to the envelope. Unless special envelopes are used for foreign mail (which is a good custom, and is in use in many business houses) it is well for the stenographer when she addresses the envelope to indicate that the letter is for a foreign country, in such a way that the mailing clerk will be sure to note that fact. She can do this by writing the word "Foreign" in the upper right corner of the envelope. This must come to the attention of the mailing clerk, and the word will be covered by the stamp when the letter is ready to be mailed.

**Do not omit title.**—There is only one other important matter to be considered in connection with the envelope. In discussing the introductory address in the letter, attention was called to the discourtesy of omitting a title before the name of the person to whom the letter is written. If this is discourteous on the inside of a letter, it is even more so on the envelope. Under no circumstances omit the proper title (when a title is possible) when writing the address on the envelope. Make this an absolute rule, and

never deviate from it or permit any one in your employ to do so. It is a simple matter to write "Mr " or "Messrs," and it is not worth while to run the risk of offending anybody by failing to comply with the elementary dictates of courtesy.

### FOLDING THE LETTER

The manner of folding a letter is important enough to merit consideration. First, how should a letter be folded? Second, why is the suggested method the best?

**How to fold.**—Because the usual size of the paper for a business letter is approximately  $8\frac{1}{2}$  by 11 inches, that size will be regarded as standard. It will be remembered also that the ordinary business envelope is about  $3\frac{1}{2}$  by  $6\frac{1}{2}$  inches in size. To fold a standard sized letter sheet so that it will fit an envelope of approximately standard size, proceed as follows:

- 1 Place the sheet before you with the bottom nearest to you

- 2 Fold the lower part of the sheet upward until the edge that was at the bottom is about half an inch from the top of the sheet. Crease the fold

- 3 Fold the right edge over a little more than one third the width of the letter sheet, and crease

4. Fold the left edge over so that it comes about half an inch from the folded edge at the right, then crease this last fold

- 5 Take the envelope in your left hand with the back toward you and the flap open and to the right

- 6 Take in your right hand the right edge of the folded letter as it lay after folding, and without turning it over insert it in the envelope, putting in first the edge that was creased last

**Importance of proper folding.**—You will learn the advantages of this method of folding when you take out

the folded letter you have just inserted in the envelope. The envelope is almost invariably opened by holding it in the left hand and slitting open the flap by a sharp instrument in the right hand. Then the right hand withdraws the letter. The envelope is dropped, and the left hand helps to open the sheet. The front flap is slightly narrower than the one directly beneath it, and this enables the reader to unfold the front flap with the left hand without removing or changing the position of the right hand. When the two flaps have been opened, the letter appears as it was after the first fold. The fact that the edges at the top are not even makes it easy for the halves of the sheet to be opened out, and the letter then is before the reader in the proper position for perusal.

These may seem to be very small matters, but it should be remembered that just such small matters as these go to make up the day's work, and that efficiency in business management is largely a problem of doing away with the unnecessary motions in processes that are individually unimportant, but that in the aggregate go to make up the sum total of business activities. By folding a letter in the manner that has been outlined, time is saved, and the gratitude and the reciprocal courtesy of the reader are gained by saving his time as well.

## CHAPTER V

### THE FIRST AND LAST SENTENCES

**Emphatic positions in a letter.**—In the study of emphasis, it was found that the most important parts of any unit of expression are the beginning and the end. That means that if there is something important to be said in a single sentence, or in a paragraph, or in a whole letter, it will be most emphatic if it is placed either at the beginning or at the end of the sentence, the paragraph, or the letter, as the case may be. Attention is again called to this principle for the reason that it is disregarded in a large proportion of business letters. That is, it is disregarded so far as the letter as a whole is concerned. It is proposed here to take up first the beginning of the letter, and then its close, and in each case to examine common practices and to suggest methods of remedying the faults and of applying the important principle of emphasis.

**Some poor beginnings.**—The following are examples of introductory sentences taken from actual business letters. The phrases used are not at all unusual, the readers of this book have probably come across them many times, and may possibly use some of them in their own letters. These sentences are *not* given as examples of good introductions, the reasons why they are not good will appear later.

- 1 Your favor of the 13th inst. received, and contents duly noted  
In reply would state that, etc
- 2 We beg to acknowledge receipt of your favor of the 29th ult,  
and in reply permit us to advise you, etc

- 3 In reply to yours of the 27th, I beg to state that, etc.
- 4 In reply to yours of June 12th, we beg to inform you, etc
- 5 Replying to your favor of the 2nd, we will say that we will send you our discount sheet, etc

These examples are sufficient to bring out the point, and the point is this Do not under any circumstances waste the most important position in the letter by filling it up with stereotyped expressions that are outworn and meaningless

Let us examine these illustrations somewhat in detail No 1: In the first place, why "favor"? Is not "letter" what the writer is talking about? Then why not use the right word? Avoid "favor", it is affected, indirect, and stereotyped And why that "contents duly noted"? Many reams of good letter paper have been filled with that perfectly useless phrase. Of course the contents were duly noted It is a natural supposition that, if a man replies to a letter at all, he has given it sufficient attention to know what he is writing about Business relations have not yet reached such a stage that the writer of a letter is flattered by being told that another has read it. Never use this time-worn expression If the letter has interested you, or surprised you, or grieved you, or particularly pleased you, say so if you want to, but do not waste time and space by conveying the useless information that you have read it

"In reply would state" That is almost as bad as "contents duly noted" If mention has been made of the receipt of a letter, it is obvious that the letter being written is in reply to the one mentioned, and it is wholly unnecessary to state that fact Then, again, what is the reason for "would state"? It is sufficient simply to state what is to be stated without telling the reader that this is about to be done In other words, there are five words that are absolutely unnecessary in the second sentence, and many superfluous ones in the opening sentence Right at the very moment

when the reader's mind is wide open to receive the impressions the writer wants it to receive, it is repelled and disappointed by being forced to read a lot of meaningless, stereotyped phrases. The first sentence, or, at least, the second sentence after a very short introductory one, is the place to make the first point, and, if it is not made there, a heavy and unnecessary handicap is placed upon the letter.

No 2. "We beg." Why "beg"? Is permission necessary before one may reply to a letter that he has received? If I write a letter ordering goods from you, must you get down on your knees and beg my permission before you can acknowledge receipt of the order? Why continue the use of words that stand for such a groveling, unmanly attitude? Simply acknowledge the receipt of a letter and ask no one's permission when you do it.

In this letter also is found the ubiquitous "favor"—a word to be avoided.

"The 29th ult." "Ult" is a survival of the old fondness for sprinkling foreign words and phrases throughout a composition. It is the abbreviation of the Latin "ultimo," and has reference to "the last month." It is stilted, unnatural, and pedantic, and the same may be said of "inst" (meaning "instant" and having reference to "the present month") and "prox" (meaning "proximo" and having reference to "the next month"). In former times letter writers were taught to use these abbreviations because they smacked of the formality that was once associated with every written document. Business is more direct nowadays. There is less time and less desire for form and the affectation of classical learning. "Inst," "ult," and "prox." have no part in the business vocabulary of the progressive correspondent. He uses, rather, such phrases as the following. "I have your letter of the twenty-ninth" or "of October 29," if he refers to the present month, and "We are glad to comply with your request of September 26," if



he refers to the past month. In other words, it is good practice and good sense to write the name of the month, and then there can be no doubt about the exact date that the writer had in mind. Note that when the name of the month is not written, it is customary to write out the day—thus, “the sixteenth”, but when the month is given, the figures should be given for the day, and they should *not* be followed by “th,” “st,” or any of the other suffixes sometimes used to indicate ordinal numbers—thus, “your letter of December 12”—*not* “December twelfth” or “December 12th”

In this letter is also found the objectionable clause, “and in reply permit us to advise you.” Attention has already been called to the fact that it is wholly unnecessary to make any reference to the fact that reply is being made to a letter that has just been mentioned. The fact that one is writing is sufficient indication of the fact that he is replying. “Permit us to advise you” is in the same class as “we beg to acknowledge.” There are probably a few cases in which it is proper for the writer to assume a lowly attitude and to approach the statement of his case with apologies and humility; but the cases are certainly few.

No. 3 The faults of this introduction have been shown already. In addition to those that have appeared in the first two examples, there is a new one—the word “yours.” Of course every one knows what is meant by the possessive, but why be discourteous simply for the sake of brevity? If a man writes “yours” instead of “your letter,” the legitimate deduction is that the letter to which he is replying is so unimportant that it does not deserve the slight time and attention that would be required to write all the words that the writer wishes to be understood. This is certainly not complimentary to the author of the original letter.

No. 4: All the faults in this introduction have been exposed already.

No 5 This introduction has many of the faults that have been discussed. In addition there is the peculiar expression, "we will say that we will send, etc." This is like the "would state" in the first of the examples. It is strange that some correspondents will continue to load their letters with dead timber of this sort. Instead of saying that they are going to say something, why do they not go ahead and say it at once, without any stereotyped, meaningless introduction.

**Space is valuable**—In discussing these examples more attention has been given to the faults in the different kinds of customary expressions than to a demonstration that valuable space was wasted by using purposeless introductions instead of plunging at once into the subject of the letter. Yet it must be remembered that if it were not for the fact that the first sentences are so vitally important in a letter, a meaningless introduction could be condoned even if some of its clauses were ridiculous and outworn. The point is, that the first sentence is the place to say something important, and none of the introductions so far considered is important enough to have the place of emphasis.

**Reasons for ineffective first sentences.**—There are several reasons why so many letters begin with the kind of introductions that have been considered. One reason is that letter writers are frequently ignorant of the importance of using the emphatic position in a letter for some statement that needs to be emphasized. Persons who are ignorant of this are usually ignorant also of the folly of using the stereotyped expressions that have been criticised. Another reason for the use of these expressions is mental laziness. It is not easy to start a letter as it ought to be started. It is easy, however, to begin with some phrase that has been seen and used a hundred or a thousand times. Many correspondents do not outline their letters either mentally or on paper before they write them. When they

sit down to dictate, therefore, it is natural for them to let their tongues reel off some familiar formula by way of introduction while they are giving their serious attention to the determination of what to say next. But even when a correspondent knows just what he wants to say before he begins to dictate, he may not be willing to give the necessary mental effort to the formulation of some forcible statement that will take the place of the weak, stereotyped introductions that are characteristic of so many business letters.

**Remedy for ineffective beginnings.**—The remedy for the continued use of ineffective beginnings is, first, knowledge of their ineffectiveness and appreciation of the necessity for improvement, and second, a determination to make the introductions what they ought to be. The foregoing pages have supplied the knowledge; and this knowledge, presumably, has awakened an appreciation of the necessity for improvement. It is to be hoped that every student of this book will consciously determine to avoid the easy and the outworn, and to make the first sentences of his letters as emphatic and as direct as the circumstances demand.

This is not the place to take up in detail the many methods of writing strong, direct first sentences. That matter will be carefully considered in connection with each of the several classes of business letters that are to be discussed in later chapters. All that is proposed to do now is to indicate briefly that it is entirely possible to phrase the first sentence or two in such a way as to include the date of the letter to which reply is being made, and at the same time to make a direct, emphatic statement in the place where it will do the most good.

**Date necessary in replies.**—When a writer is initiating correspondence—that is, when he is not replying to a letter—he usually starts in a direct manner and gets immediately to the point of his letter in the first sentence. The faults in beginning a letter that have just been considered

are chiefly found in letters that are written in reply to others, and there is a good reason for this. When a letter is written in reply to another, it is important, for both parties, for the second letter to contain definite reference to the first, and the most convenient method, usually, of referring to a letter is to give the date on which it was written. The date, ordinarily, serves to identify it absolutely. But the date should appear as early in the letter as possible so as to enable the recipient to look up the former correspondence before he reads the letter if he cares to do so. Every letter in a series of communications has a definite position, and that position should be indicated prominently by putting the definite reference to preceding correspondence at a point where the eye of the reader will easily see it. This necessity for putting the date of the answered letter in the first sentence is responsible for much of the ineffectiveness of the average letter opening.

**Putting date in letter-head.**—Some business houses avoid this difficulty entirely by printing a line on the letter-head, reading as follows. "This is in reply to your letter of ———." Then the correspondent has simply to fill in the date, and in the body of his letter he can begin immediately with his reply, without giving any part of the emphatic position to the mechanical, but necessary, reference to the date of the preceding letter. This practice is growing in popularity, and it is certain that it solves a difficult problem in a manner that is not unsatisfactory for many classes of business letters. The practice is not so general, however, as to be considered acceptable under all conditions. For certain kinds of letters it is obviously too formal, and it is, of course, out of the question for letters that are not written on paper with a printed letter-head. Then, too, if the letter-head has a printed notation of this character to be filled in with a date when a letter is written in reply to another, it is necessary to have a supply of letter-

heads without this notation for use when a letter is not written in reply to another. But whatever may be the advantages and disadvantages of the practice, it is not used generally enough to render unnecessary a careful consideration of less mechanical methods of referring to previous communications

**The good and bad contrasted.**—As has been stated, it is not possible in a general consideration of the subject to give specific instructions for the proper method of combining the date with a strong beginning in the first sentences of all classes of letters. It is not the purpose of this book to provide models to be followed. The following first and second sentences suggest strikingly the contrast between the wrong and the right methods of arrangement and show how some typical weaknesses may be strengthened.

**Bad** We have your valued favor of the 15th inst, and we take pleasure in forwarding our catalogue in accordance with your request

**Improved** You will be particularly interested in our special offer on page 5 of the catalogue, which you requested in your letter of May 15

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**Bad** Your favor of July 6th received and contents noted, and in reply would say that you must be mistaken about the account. We think our statement is correct, etc

**Improved** We thank you for bringing to our attention, in your letter of July 6, the differences in our accounts. We are enclosing an itemized statement, which you can check with your own books, and thereby ascertain where the mistake has occurred.

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**Bad** Your favor of the 16th inst at hand, and in reply we beg to state we are always in the market for produce, and hope we can do business with you

**Improved** We shall be glad to help you market your produce, and, in view of the information contained in your letter of August 15, we believe we can serve you to our mutual advantage

Very bad (but not unusual) Your esteemed favor of the 29th ult to hand (why "to"?), and we beg to inform you that we cannot send you anything on account just now

Improved We regret the necessity of asking your indulgence for a few days longer in the matter of our account, referred to in your letter of June 29

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Not very bad Your inquiry of Jan 26th has been received, and in compliance with your request we are asking our representative to call upon you

Improved Our representative will call upon you on Tuesday of this week, in compliance with your request of January 26

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Very bad, indeed Your esteemed communication of Sept 12th has been received, and in reply would state that we are sorry for your recent loss by fire and hope you will soon be in shape to do business again.

Improved We sympathize sincerely with you in your recent loss by fire Please don't worry about the small account referred to in your letter of September 12, we are glad to help you by granting you a suitable extension of time.

---

Bad We acknowledge receipt of your favor of Jan 2, and wish to inform you in reply that you can secure the missing property by calling at the office of the Superintendent of Police

Improved We have your letter of January 2. Your missing property is in the office of the Superintendent of Police, where it will be restored to you when you find it convenient to call and identify it

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**Frank acknowledgment sometimes advisable.**—The last example, particularly, illustrates the fact that sometimes it is advisable to begin a letter with a frank and bald acknowledgment of the receipt of a previous letter. Obviously this should not be done in a selling letter, where the first sentence must be such as to grip the attention But all letters are by no means selling letters, and there are many cases in which there could be no objection to beginning one letter with a simple acknowledgment of the receipt of another Of course this must not be over-done—and

it should never be done simply to avoid the mental application that is necessary to formulate some more striking opening sentence. A letter beginning in this way cannot be a very intimate one, but intimate letters are certainly not always in order, and, where formality is not a disadvantage, a short opening statement acknowledging the receipt of a preceding letter is not out of place. But do not try to link this sentence up to the one that follows by such expressions as "In reply," "We wish to say in reply," and so on. Make the simple acknowledgment of receipt, and then go on with the important thing to be said, thus "I have your letter of October 13. The case about which you inquire has not come up for trial, but it is on the calendar for the November term of court." Or "We acknowledge receipt of your letter of December 10. Our records show that the premises at 816 Ferdinand St. were inspected by our representative on April 26, 1918."

**Ignoring the date.**—There are some letters that do not need to refer to the date of the letters in reply to which they are written. For instance, many mail-order houses, when they receive an inquiry for a catalogue, send the catalogue and then write a strong selling letter about some particular feature of their business, and without mentioning the letter of inquiry. Here is a good example of the opening sentences of a letter of this kind:

The catalogue is too large to enclose with this letter, so you will find it in another envelope. You will find on page 4 a complete description of the Wonder System of Lighting, explaining just how it will cut down your light bill. This system is adapted to use in stores, factories, public halls, and homes. No matter what you want in this line you will find it listed in the catalogue.

This is a selling letter, of course, and, as will be found later, it is vitally important that the opening of a selling letter should grip the attention. It might be argued that if a man writes for a catalogue, he is always interested enough

to read carefully the letter that is written in reply to his inquiry. This may be so, but many good letter-salesmen do not like to risk his lack of attention, so they write directly and forcibly from the very start, without reference to previous correspondence. The opening that is quoted above is certainly much stronger than the usual stereotyped formula, of which the following is an example.

We are in receipt of yours of the 5th inst, and in reply wish to state that you will find under separate cover a copy of our latest catalogue, illustrating and describing our Wonder Lighting System. We are sure the information contained in this catalogue will be of interest to you.

When no reference is made to a preceding letter, the supposition is either that the writer of the first letter does not keep copies of his letters, and that he does not attempt, therefore, to file replies with originals, or that the first letter was so unimportant that the writer will not attempt to follow it up and insist upon a reply if one is not received in due time. The second supposition is dangerous, but the first is entirely permissible in many cases. Countless consumers all over the country do not keep a correspondence file, and when a business house writes to them, little is gained by making reference to dates of letters of inquiry. This practice, however, should be pursued with great caution. An original letter of inquiry may not, under certain circumstances, be mentioned in the reply, unless it contains specific questions that call for definite answer, but even when this is the practice, future correspondence should refer to preceding letters, for the convenience of both parties to the correspondence.

**"Yours of recent date."**—"Your letter of recent date" is an unwise compromise under most conditions. If a preceding letter is referred to at all, it is well to give the exact date. "Yours of recent date" always implies that the letter has remained so long unanswered that the correspondent is



ashamed to state the date in his reply. The phrase does not permit the writer of the original letter to find the copy in his files, it is of no assistance to the writer of the reply in his filing, and it cannot be said to serve any useful purpose whatever. For ordinary use it had better be dropped from the vocabulary of the correspondent.

**Introductions not necessary.**—In this chapter reference has frequently been made to the first few sentences in a letter as the introduction. As a matter of fact, there should be no introduction in most letters. The writer should reach his point at once, and should not waste time and patience by giving the first few lines or the first paragraph to unnecessary introductory matter. Some correspondents have a bad habit of repeating at the beginning of letters the gist of the letters to which they are replying. Here is an example of the long, unnecessary introduction.

We have your letter of October 5, in which you ask for quotations on five barrels of winter oil and ten barrels of prime summer oil, packed for export, and delivered f o b steamers of the Red Circle Line at Baltimore. In reply we take pleasure in making you the following quotations etc.

This is obviously weak, and without an ounce of real salesmanship in it. The important part of the letter is wasted by a long introduction. Here is how the letter was rewritten.

The oil market is low now and we are able to quote you extremely favorable prices on export oil, in accordance with your inquiry of October 5. Our export packages are guaranteed against breakage, and our arrangements with the Red Circle Line at Baltimore enable us to make prompt deliveries to their ships. The present low prices are as follows etc.

**"I" or "you."**—There is still one other subject of general interest to be considered in connection with the first sentence. Some authorities in business English maintain that no letter should begin with a pronoun in the first person

They say that the interests of the reader of the letter should always be appealed to, and that if a letter begins with "I" or "We," an opportunity is lost to grip the attention of the reader. Now, there is no denying that the "you" element in most letters should be the one emphasized, and it is certainly true that in a selling letter, the first personal pronoun should be kept out of the first sentence, and, indeed out of the rest of the letter as well, as far as possible. But all letters are not selling letters, and there are occasions wherein it is entirely legitimate and wise to begin a letter naturally with an "I" or "We." For an excellent illustration of the kind of cases in which this is good practice, refer to the letter on page 35. But while it is to be remembered that there can be no objection to the introductory use of the first person at times, at other times it is entirely out of order. Give this matter careful consideration, and study thoughtfully the different classes of cases in succeeding chapters.

**The last sentence.**—It has been shown that certain practices with respect to the first and second sentences in business letters are wasteful of valuable position, and are so lacking in originality that their effectiveness has ceased. The same thing might be said about the last sentences of many business letters. In other words, the last sentence is just as important psychologically as the first sentence—its position is just as emphatic, and just as much care should be taken to make its wording effective. And yet in a great many letters the last sentence is a stereotyped formula, just as dead and just as meaningless as many first sentences are.

**Participial endings.**—Many people seem to think that it is necessary in a business letter to have some formal closing expression in addition to "Yours truly" or "Respectfully yours" or whatever else the complimentary close may be. The result of this belief is the too general use of what are

known as participial closings—expressions beginning with a participle. The following are examples of some participial endings that are frequently used

Thanking you for the order, and hoping to have a continuance of your valued patronage, we are

Yours very truly, etc

Assuring you of our appreciation of your courtesy in bringing this matter to our attention, we are

Very truly yours, etc

Hoping that you will have abundant success in your new enterprise, we remain

Sincerely yours, etc

Hoping to hear from you by return mail, we are

Yours truly, etc

Thanking you for giving us an opportunity to make this explanation of our attitude, we remain

Very truly yours, etc

**Objections to participial endings.**—It is unnecessary to prolong this list, further examples will readily occur to any one. There are several objections to the use of endings of this sort. In the first place, they frequently (not always) do not really mean anything, and are simply useless formulas, used because the correspondent does not know how otherwise to end his letter. In the second place, they are unnatural, no one concludes a conversation by using a participial expression. In the third place, their use requires the addition of some clause like “we are” or “I remain” between the participial clause and the complimentary close. This is exceedingly awkward, and makes a letter stilted and formal.

It should be distinctly understood that a participial ending is not a necessary part of any letter, although some people seem to think it is. If it were, its formality and lack of meaning might be condoned—just as they are in the case of the complimentary close, which is certainly

formal and frequently meaningless, but which is still required by convention. But the flourish before the complimentary close is not necessary, and it should be avoided.

**Stop when you have finished your letter.**—Correspondents should remember that when they have finished what they have to say, it is time to stop. Many a strong letter has been weakened by the addition of an unnecessary formal flourish at the end. Note the following examples.

We will wait five days for your answer before subjecting you to treatment which seems to us rather severe, considering the small amount of your obligation.

Hoping to receive your remittance by return mail, we are, etc

But let's square this thing up NOW. Don't read another letter until you have wrapped your check in this one and mailed it back in the enclosed addressed envelope. That will just rescue your name from our "unfair" list, and you don't know how much we shall appreciate it.

Trusting that you will comply with our suggestion, we remain, etc

Step right over to the telegraph office or call in a boy and send us your order by telegraph at our expense. Every day's delay means loss of dollars to you. Stop the leak! Save the dollar! Order to-day!

Hoping to receive your order at once, we are, etc

The Modern Desk is new, it is improved, it is the desk of tomorrow. Are you looking for that kind?

Thanking you for your inquiry, and hoping to receive your order, I remain, etc

Sign and send us the enclosed blank to-day, and let us place the machine where it will be of real service to you. Remember it is covered by a guarantee that protects you against disappointment. If you don't like it, simply return it and back comes your money.

Hoping that you will see the advantage of this proposition, we are, etc

These are not unusual cases, many like them can be found in any file of business letters. That fact does not

make the endings good, however. In each case the letter is distinctly weakened by the addition of the unnecessary participial ending, the appeal is weak and ineffective, the ending is an anti-climax. But leave off the conclusions, and the paragraphs become excellent examples of terse, clean-cut, direct action-producers.

**Closing gracefully.**—Letters in which the participial ending is particularly likely to be an anti-climax are those in which the immediate object is to sell goods or to collect a debt. That is, in the case of these and other kinds of letters, the *sentiment* that is usually expressed by a participial ending is out of place and dangerously weakens a selling argument. The reason for this will be considered at more length when the study of selling and collection letters is taken up in detail. It is recognized, however, that under certain conditions it is not only permissible but wise to close a letter with some such *sentiment* as that which is usually expressed by the sort of ending now under consideration. Note that it is the *sentiment* that is out of place in some letters but is in order in others. The emphasis is upon the *sentiment* in order to bring out the fact that the *form* should never be used. In other words, there are occasions on which it is entirely proper to conclude a letter with the hope that there may be a continuation of past pleasant relations, or that the addressee's business may prosper, or with thanks for an order, or an expression of appreciation of some courtesy, or with any of the other sentiments that have their place in business correspondence. But when a letter does end with such a sentiment, do not express it participially. The participial construction is indirect, unnatural, and weak. Put the expression in a complete sentence with subject and predicate, and it may be made direct, natural, and strong. Note the following.

Weak On August 1 we consigned to the United States Iron Company, Cleveland, Ohio, 15 packages of iron castings. Consignee

now advises us that the goods have not arrived. Trusting that you will start tracer at once, we are, etc

Stronger On August 1 we consigned to the United States Iron Company, Cleveland, Ohio, 15 packages of iron castings. Consignee now advises us that the goods have not arrived. Please start tracer at once

---

Weak Your complaint of the twentieth about non-delivery of shipment of May 5 has been received. We have started tracer and hope to have goods in your possession within ten days. Regretting your inconvenience, and hoping you will advise us if the goods are not delivered by the thirtieth, we are, etc

Stronger We have started a tracer after the shipment of May 5, which you state in your letter of May 20 has not been delivered. The goods should be in your possession within ten days. We are sorry you have been put to inconvenience by the delay in delivery, and hope you will advise us if the goods are not delivered by the thirtieth.

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Weak We have your order of June 18 for the following goods: (Listed). Thanking you for the order, and assuring you that it will have our prompt attention, we remain, etc

Stronger We have your order of June 18 for the following goods. (Listed). We thank you for the order and assure you that it will have our prompt attention

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Weak With best wishes for success in your new enterprise, and hoping that you will give us an opportunity to serve you when you need anything in our line, we are, etc

Stronger We extend to you our best wishes for success in your new enterprise. When you need anything in our line, we hope you will give us an opportunity to serve you, your interests and ours are identical, and it should be to our common advantage to cooperate

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Weak The cause of the frequent errors of which you complain has been ascertained, and we have taken steps to protect you against annoyance in the future. Thanking you for your courtesy in bringing this matter to our attention, we remain, etc

Stronger The cause of the frequent errors of which you com-

plain has been ascertained, and we have taken steps to protect you against annoyance in the future. We thank you sincerely for your courtesy in bringing this matter to our attention.

Of course, after each of the "stronger" forms, there follows a simple complimentary close—"Yours truly" or "Respectfully yours" or some of the other common expressions—without any transition. No transition is necessary. The writer has concluded what he has to say, he has finished with a strong, direct statement, and anything more would weaken the effect.

Besides the sentiment (although not the form) of the customary participial endings, the sentiment of future obligation is also permissible at times, the ordinary form of expressing this sentiment—by the phrase, "and oblige"—is sometimes fairly satisfactory. Here are two examples: "Please let us hear from you as soon as possible, and oblige. Yours very truly, etc." Or "Please send me any information you may have on the subject, and oblige. Yours sincerely, etc." "And oblige" is a more or less graceful way of stopping a letter when the writer wishes to say that he will be put under obligations if the reader will comply with some request. But "and oblige" is commonplace, stereotyped; and for that reason it should not be used too much. When "and oblige" is a suitable conclusion for a letter, the last sentence can almost always be recast so as to express obligation and at the same time be original and expressive of individuality. For instance, "We shall be obliged (or glad) if you will let us hear from you as soon as possible." And "I shall appreciate receiving any information you may have on this subject."

**General principles.**—These examples illustrate the fact that under certain conditions it is entirely proper for a letter to end with a graceful expression which is not a mere flourish but a logical conclusion of the text. In other cases, however, it has no place. In succeeding chapters there will

be a detailed consideration of what the last sentence ought to be in the various classes of business correspondence. For the present, apply the following principle. If you are tempted to put in a participial closing expression simply because you cannot think of any other way to close the letter or because you feel that some transition is necessary between the last sentence and the "Yours truly"—resist the temptation. Under such circumstances the closing is almost always weak. If you are convinced that a letter needs at its end a graceful expression of appreciation, or thanks, or of a wish or hope, put it in, but do not put it in participial form. Make it a complete sentence, direct, forcible, and emphatic. Remember that the last sentence is the place to make your final point so strongly that the letter will do what you want it to do. Do not waste this important position by the use of weak, meaningless, stereotyped expressions.



## CHAPTER VI

### FOUR ESSENTIALS OF ALL BUSINESS LETTERS

What is style?—Style is a word that is used in a good many different meanings. A great Frenchman who had searched in vain for a satisfactory definition of style as applied to literature finally abandoned his task with the despairing statement that “style is the man himself”—which, after all, is about as good a definition as one could want. Our present interest, however, is not in style in general literature, but in a narrow field of literature—business letter writing. What does style mean as applied to a business letter? Style is the combination of thought and of methods of expression that indicates the writer’s attitude toward the subject matter of the letter and toward the prospective reader. This may not be acceptable as a scientific definition, but it sufficiently expresses the idea to be emphasized, and that is that the important thing in writing successful business letters is the mental attitude of the writer. Of course ability to express thoughts correctly and to put the letter in the proper mechanical form is presupposed, but if that ability is possessed, then the first thing for the correspondent to do is to get into the proper attitude toward his task. What “getting into the proper attitude” means may not now be entirely clear. This chapter, however, is devoted mainly to the consideration of things that help the writer to approach his task in the proper spirit, and its purpose is to make entirely clear the meaning of that expression.

**The four essentials.**—Getting the proper attitude toward letter writing is largely a matter of understanding

the essential characteristics of all business letters. It must be emphasized here and always that scarcely any two letters are alike and that general principles relating to the things to be said in all letters are usually of little value. Letters are not alike with respect to the things that they say or the ways in which they say them. They are alike, however, with respect to the four essential qualities that every successful business letter must possess. These qualities, which largely reflect the writer's attitude toward his task, are Correctness, Clearness, Conciseness, and Courtesy.

### CORRECTNESS

There is little that is new to be said about correctness; preceding chapters have adequately covered this subject. Ample reasons have already been given why it is necessary for a letter to be correct. It is essential first for a correspondent to know *why* his letters should be correct if he is to approach his work with the proper mental determination to make them correct. It is then necessary for him to know *how* to make them correct. This matter, too, has been sufficiently considered.

Correctness has to do with many things, for instance, the quality, color, and size of the paper used for the letter and the envelope, the letter-head, the color of the ink, the position of the letter on the page, and the mechanical relation of the various parts of the letter and the address. All of these factors in correctness have been discussed and many more, they form what has been called the mechanics of letter writing. But there is another group of factors in correctness, which is by no means mechanical. The two chief factors in this second and exceedingly important group are grammar and spelling. These matters, also, have been given detailed consideration. In short, direction has already been given concerning all the important methods

of writing correct letters, it only remains for the correspondent to determine to adopt those methods

**Correctness in form.**—It may seem from the emphatic position that has been given to the consideration of form and correctness that these subjects are considered the most important ones in letter writing. Such an assumption would be wrong. Form is never so important as matter. A perfectly composed letter that says nothing accomplishes nothing, while a poorly composed letter that violates every rule of correctness may bring part of the desired result if it says the right things. But neither of these extremes is the ideal. The wise correspondent knows the unconscious influence of proper form, and he knows also the direct, decisive influence of strong, forcible ideas, directly and forcibly expressed. He neglects neither the form nor the matter, and the purpose of this study is to enable him to combine the two in the proper way. But obviously, with the most effective thoughts and the best of intentions about form, he is not in a position to write the strongest possible letter until he knows what constitutes correctness. When he knows that, he is equipped with the tools that are essential for good work. Accordingly the tools have been presented first. With them in his possession the correspondent is in a position to use them for the most effective expression of the things that he ought to say in his business letters.

**Correctness is good usage.**—One final word about correctness. What is correctness? Simply good usage, as directed by good sense and good taste. Good usage is constantly changing, what was appropriate a few years ago is ridiculed to-day. The pompous, flowery language of the business letters of our great-grandfathers is not the kind that brings results nowadays. The hand-written and frequently illegible letter of fifty years ago is gradually disappearing before the rapid advance of the typewriter.

Customs in writing change with changing business conditions. Therefore there can be no assurance that what is good usage to-day will be good usage to-morrow. The progressive business man must keep his mind open for new ideas and new methods. But he need not be a radical in order to be a progressive, he need not adopt every new idea simply because it is new. Let him wait until its efficacy has been proved, until others have tried it and found it good. Then it will be time enough for him to adopt it. As has been suggested heretofore, the correspondent should be particularly careful about giving way to new ideas that have to do with the things that make for correctness in a letter. Forms change, of course, and so does grammar, but they do so very slowly. Remember that although correctness depends on usage, the usage on which it depends is not *any sort* of usage or even *general* usage—rather it is *good* usage. If many business men do a certain thing, that fact does not necessarily make the thing right, because the custom may be followed heedlessly and without conscious determination. Again, if one great corporation that ought to know what is right does a certain thing, that fact does not necessarily make the thing right. But if a large number of business men who ought to know, and who do know, what is good and what is bad in business usage, habitually do certain things in their letters, then it is safe to follow their example, because the usage will probably be *good* usage. Do not be the first to adopt a new idea simply because it is new, and do not be the last to adopt it when it has proved its right to consideration. Be progressive, but be conservative as well. Remember that the present means of making a letter correct have been developed through the practice of many years. Use them intelligently, and apply the tests of good sense and good taste to all modifications before they are adopted.

## CLEARNESS

If the person who receives a letter is not able to understand what it tries to say, the writing of that letter has been a waste of time. That is obvious, certainly. And if the recipient understands the language in which the letter is written and has at least ordinary intelligence, the obvious conclusion is that the writer of the letter is at fault. Unfortunately a large number of business letters are written to ordinarily intelligent people who are unable to understand exactly what the writers wanted them to understand. The reason for this condition of affairs is that many letters are not clear. Clearness is one of the four great essentials of all successful business letters, and it is the purpose here to consider in detail the results of a lack of clearness as well as some of the means of making a letter so clear that it must be understood by every one.

**Clearness vs. vagueness.**—Lack of clearness results, first, in *vagueness*. If we say that a letter is vague, we mean that it is indefinite. Letters in which goods are ordered are probably the most frequent offenders in this respect. The following example illustrates several kinds of vagueness:

Chicago, Ill, Feb. 29, 1918.

Messrs Franck & Thomson,

New York, N. Y

Gentlemen

Please send me the book I enclose check in payment

Yours truly,

ROBERT T CHASE

This may seem to be an impossible example; but it is by no means impossible. People who do business by mail, continually receive orders that are equally as blind as this one. Exactly wherein is this order deficient? In the first place, the writer's address is insufficient for a large city.

The name of the desired book is omitted, as well as the name of the medium in which the advertisement was seen. Then, too, the writer failed to state the amount of the check he enclosed. In other words, the letter was so written that the reader could not fill the order—or at least, could not do so without doing some detective work to find out the definite desire and address of the writer.

If a letter is worth writing at all, it is worth writing in such a way that its meaning must be understood. If it is not written in that way, there can result only trouble, delay, and possible loss both for the writer and the reader. It is a delicate matter for the recipient of a letter to suggest to the writer that he could not understand it, and no letter writer has the right to put his correspondents in this embarrassing position.

**Vagueness in orders**—The following are examples of the wrong and the right way to order goods. The first example forcibly illustrates lack of clearness, the entire letter is vague, indefinite, and unsatisfactory.

Dear Sirs

I like your soap and want to order some. The small oval cakes sell pretty well with me, so please send on some of them. But the Big Ben Soap hasn't gone very well, so you had better not send any of that unless you think I ought to have it. The last lot you sent was slow in arriving because it was sent to Smithville and I didn't get over there with my team for a couple of weeks. If you can send it over the N & W, my neighbor, Jas Brown, will get it for me without any delay. Don't forget to include some of the washing powder, and the free picture.

Yours,

HARLEY P. PERLEY.

But it may be said that no merchant would write a letter of this sort. Perhaps no "merchant" would; but there are some prosperous "store-keepers" whose correspondence is about on a par with this example. The letter is given only to indicate an extreme case of vagueness—to show what

might happen if the principle of clearness were disregarded entirely. The same letter re-written with due regard for clearness forms an interesting contrast with the vague, rambling, unbusinesslike manner in which the letter was originally written.

Gentlemen:

Please ship the following goods at once:

5 boxes Palace Soap . . .	at \$3 50
2 boxes Big Ben Soap . .	at 2 80
3 boxes Oxford Washing Powder	at 2 40

Also please send me one copy of the picture, "Innocence," that you distribute free with each ten boxes of your products.

Although my regular shipping point is Smithville on the Central of Virginia R. R., I should like to have this shipment sent to Creek's Ford on the Norfolk and Western.

Yours very truly,

HARLEY P. PERLEY

It is not necessary to give further examples of vagueness. Its dangers have been sufficiently illustrated and its nature sufficiently explained. Just a word of caution. Because one never would write a letter like the extreme examples that have been given, he should not conclude that he does not need to guard against vagueness. Nearly every letter writer is guilty of this fault at some time. One must always be on the watch for it. Remember that the man who receives a letter cannot read the author's mind, his sole medium of finding out what was intended to be said is through the words before him. Therefore one should be absolutely sure, whenever he writes a letter, that the recipient will have no difficulty in getting the exact meaning.

**Vagueness due to vague ideas.**—Vagueness in letter writing is due to vague ideas. If one writes indefinitely, it is usually because he thinks indefinitely. If one knows absolutely what he wants to say, and if he has reasonable facility in expressing his ideas, his letters will be clear. This suggests the unfailing remedy for vagueness—never

attempt to write a letter without first making an actual or a mental note of the exact nature of the letter. This matter has already been emphasized in connection with the consideration of unity, coherence, and emphasis. It is so important, however, that it should be emphasized again. No mechanical rules for securing clearness are worth much; it depends chiefly on the mental attitude of the writer toward what he is writing. He must first think clearly, and he will then write clearly.

**Clearness vs. inexactness.**—It has been shown that if a letter is not clear, one reason may be that it is vague. Another reason may be that it is *not exact*. A letter that is not exact fails to state the exact truth, and its mis-statements are of such nature as to cause misunderstanding of the writer's meaning. Obviously this is something to be avoided. Of course any mis-statement is to be avoided, because it is wrong—just as much in business as in social intercourse, but if the mis-statement creates so false an impression that the writer's meaning is misunderstood, there is still greater reason for exercising care to state only exact facts. It makes no difference whether the mis-statement is intentional or not; the misunderstanding may be just as unfortunate in either case. If complaint is made about a No 3 Climax gas engine which has been installed in the shop, and it is a No 2 engine which is really at fault, the letter has been so inexact as to cause delay and possible bad-feeling in the adjustment of the difficulty. If a writer criticises a business house for having failed to answer his letter of September 26, when, in reality, the date of his letter was October 26, he is to blame for the inability of his correspondent to find the letter in question, and for the whole train of unfortunate circumstances that frequently follow inaccuracies of this sort.

Further examples are not required. Every one agrees that inexact statements should be avoided. What is neces-



sary for the business letter writer is to approach his task with such a realizing sense of the dangers of inaccuracies that his firm determination to avoid them will guard him against the difficulties that may result from their unconscious introduction into his letters

**Clearness vs. obscurity.**—Lack of clearness in a letter may be due to vagueness or to inexactness. It may also be due to *obscurity*. Obscurity is similar to vagueness, but it differs in one important respect. Vagueness is caused by vague ideas—if a writer does not think clearly, he cannot write clearly. Obscurity, however, may be caused by inability to express perfectly clear ideas. Unless one is familiar with the medium of expression—language—he will have difficulty in expressing even the most clear ideas. A man who knows no grammar may think with entire clearness, and yet he is likely to make fearful work of his attempt to express his ideas in writing. The following letter is quoted from the Modern Business Series. It shows how an ignorant man may find the medium of expression so difficult to handle that he involves his meaning hopelessly in a mass of words.

Your letter to hand and contents noted and I will state as I have in my letters before that these goods was taken out of the cases before they left your store and I held the cases here until your agent was here and he said that it looked that way to him if the cases had been broken open in any way I would have had the claim agent of the OSS Co come up and look at them but the cases had no sign of ever been broken open and under the conditions I do not think you have no claim against me for goods that was stolen out of these cases before you shipped them to me and I will refer you to your agent who was here and saw the condition the goods was received

It is possible to discover the meaning of this letter by close study, but the writer's utter disregard of the principles of unity, coherence, and emphasis, and his woeful failure to observe the most simple rules of punctuation and

of grammar, have pretty well concealed his meaning. In a letter of this sort (and such a letter is by no means unusual) one would expect to find the spelling as startling as the sentence construction, and as a matter of fact, the spelling in the original of this letter was as poor as the grammar. The two usually go together, determination to avoid the one will probably mean avoiding the other.

The remedy for obscurity is obvious, it is simply to master the essential elements of the English language. Then, the clear thinker will be able to express his thought clearly. It is a matter simply of knowledge and of the proper attitude toward his work. The man who takes advantage of every opportunity to acquire the necessary knowledge, and then consciously determines to write with care and with due regard for the principles that make for clearness, will have little difficulty in making his meaning clear if it is clear to himself.

**Clearness vs. ambiguity.**—The fourth and last important result of lack of clearness is *ambiguity*. If a letter is ambiguous, it is capable of two or more interpretations. This is almost always due to lack of care in word selection and in sentence construction. If a word is used that may mean one thing to the writer and something else to the reader of the letter, the letter is ambiguous. The remedy for ambiguity is a careful study of the meanings of words and the utmost care in their use. Such definite instruction in word selection as that given in Chapter I will greatly help the student to avoid ambiguity arising from the wrong selection of words.

Incorrect sentence construction, also, may cause ambiguity. For example "Your representative gave Mr Johnson to understand that he was the logical candidate for the position of Secretary of the Merchants' Association." Who was the logical candidate—"Your representative" or "Mr Johnson"? The careless use of pronouns and of

other words that refer to something that has gone before is one great cause of ambiguity in sentences. A letter should always be read before it is mailed. When this is done, particular attention should be given to the word meanings and sentence construction, to see if there is any possibility of the writer's meaning being misunderstood. It is not always easy to do this when the letter is written or dictated, it should and must be done when the letter is read preparatory to signing it.

It has been shown that lack of clearness in a letter is usually due to one or more of four causes—vagueness, inexactness, obscurity, and ambiguity, and a few methods of avoiding each of these faults have been indicated briefly. Some general methods of avoiding all of them and of getting clearness are as follows.

**General rules for clearness.**—Always apply the principles of unity, coherence, and emphasis. Be sure that each letter is built up around one subject, or, if two or more are introduced, divide the letter in such a way that each part will be a distinct unit. Make each paragraph deal inclusively and exclusively with one phase of the general subject of the letter, do not over-load any sentence with more than it ought to carry. See that the letter hangs together—that the transition from one paragraph to another is not too abrupt, and that there is an orderly, logical progression of ideas from paragraph to paragraph and from sentence to sentence. Finally, secure clearness by putting the important points in the important positions. If a statement is intended to be emphatic, make it emphatic by putting it at the beginning or the end of a unit of expression, do not run the risk of vagueness or ambiguity by hiding it in an unemphatic position.

Clearness is also to be secured, of course, by knowing and applying the principles of grammar and rhetoric. An architect who does not know the principles of construction

cannot make much of a structure, and a correspondent who does not know the fundamental principles of expression cannot write a letter that will always do what he wants it to do.

Another way to be clear is to be simple and direct—to use short words and plain sentences—in short, to write in about the same way as that in which you would talk. When one sits down to write, his mental attitude should not be greatly different from what it would be if he were telling his story face to face to his correspondent. There are some differences, it is true, but they are not important. Under ordinary conditions, business conversation is simple and direct, business letters should be just as simple and just as direct.

Correctness and clearness are the first essentials of every business letter. There can be no argument about their importance, and but two things are necessary to secure them. First, know the principles that must be applied if correctness and clearness are to be secured. These principles have been considered. Then determine definitely to master them and to apply them. Whether or not one's letters are clear, therefore, depends largely on his mental attitude toward letter writing. If he is determined to make his letters right, he will take advantage of every opportunity to learn how to do so—and there will be no doubt about the result.

### CONCISENESS

What is conciseness?—The third characteristic of every successful business letter is conciseness. If a letter is concise, it says everything that needs to be said, and it says it in the briefest possible way. Conciseness, then, is not the same thing as mere brevity. It includes the idea of brevity, but it includes the idea of completeness as well. In other words, the principle of conciseness recognizes that

a letter should be as short *as possible*, but that it should also say everything that is necessary under the circumstances, and that mere number of words used is less important than the number of the thoughts and the manner in which they are expressed

**Advantages of brevity.**—The careful correspondent needs to give equal consideration to the including of all that he should say and to the excluding of all that is unnecessary. First, with regard to omitting whatever is unnecessary. Mere mechanical brevity, without regard to the thought expressed in a letter, has an important advantage that should induce correspondents to make their letters as short as possible under all circumstances. The average business man does not have time to read a long letter; if he finds in his morning's mail a letter that covers two or three pages, the chances are that he will lay it aside until the single page letters have received first attention. This is the natural thing to do, not because the recipient of the letter is not just as willing to get many ideas from one letter as he is to get the same number of ideas from many letters, but because he gets from looking at a long letter the unconscious impression that it is wordy—that it is not expressed as concisely as possible. This is the danger of the long letter, and it is a danger that every letter writer wants to avoid. If the subject matter of the letter permits, by all means make it brief.

**"Wordiness" vs. brevity.**—It is a fact that nearly every long letter could be shortened to advantage, and without losing anything in completeness. For instance, the following letter is anything but concise. It would be read, of course, because all inquiries receive, or ought to receive, careful attention; but it is wordy, tedious, and ridiculous.

Gentlemen

Last year we purchased some boilers for the passenger steamer, *Florence*, which plies between Detroit and Port Huron. The boilers

were bought from a competitor of yours, and we thought we had made a good purchase. They gave us continual trouble, however, and toward the end of the season we became convinced that we ought to get rid of them, and to get some new ones that could be depended on. Accordingly we have arranged to dispose of the old boilers, and are now in the market for some that will be more satisfactory.

We shall need two boilers of 100 H P each, and it should be unnecessary to say that they must be exceptionally good ones, for we have had plenty of experience with poor boilers, and we now know the kind not to buy. The *Florence* is in dry-dock in our yards, and you may quote us prices on the basis of delivery at the yards. Please make us your best prices, for immediate delivery, as we want to put the boat in commission at once.

Yours truly,

(Signature)

This is not a concise letter, by any means. If a manufacturer were to receive it, he would immediately form a mental image of the writer that would be far from flattering. The manufacturer would probably decide that the man who would write this sort of letter must be unbusinesslike and talkative, illogical, and wordy. The recipient would not be tempted by the danger of competition to quote low prices, and the chances are that the writer would suffer financially for his indiscreet verbosity. On the other hand, if the letter had been written as concisely as the one that follows, it would have impressed the recipient with its crispness and businesslike qualities, and the reader would certainly have given it his best and earliest attention.

Gentlemen:

We are in the market for two 100 H P tubular boilers for the steamer *Florence* now in dry-dock in our yards. Please make us a prompt quotation on these boilers, basing your figure on delivery at the yards. Your representative will be accorded full opportunity to take measurements and to secure any further information that may be necessary.

Yours very truly,

(Signature)

This letter is concise, because it is brief and complete. It says all that needs to be said, and it says it in the briefest way consistent with all the circumstances.

**Brevity not always advisable.**—Mere brevity, however, without regard to completeness, is by no means a characteristic of all successful business letters. There are many letters that cannot be both complete and brief, and completeness should never be sacrificed for brevity. The only general rule that is worth anything is that every letter should be as brief as the circumstances permit. Even all selling letters are not necessarily brief, although the selling letter—the unexpected and frequently unwelcome solicitation by mail—should ordinarily be brief, if any letter should. The selling letter must be complete as well as any other, and, if it cannot be complete and brief, it should be complete and as brief as possible. For example, the following selling letter is not short, and yet it is excellent in every way:

Dear Madam

Haven't you overlooked a little matter that you had expected to attend to before now?

According to the list turned over to us by the *Elkhart Times* at the close of its "Saving Campaign" in June, you were one of those who secured a pocket savings-bank and a fifty-cent check as a nest egg for an account.

You no doubt recall that the *Times'* checks were made out on this bank, and the *Times* expects us to report from time to time those who have started accounts. Unless you were in yesterday (we haven't yet checked up yesterday's names) it seems that you haven't used the check.

Of course you were determined to start an account when you received the little bank and the check, and we are wondering what has caused you to neglect opening the account. It's very little trouble you know, come with at least \$2 to deposit with the fifty-cent check, and the whole thing can be fixed up in a minute or two.

Saving is largely a matter of habit. Those who save will tell you that it is easy after one makes a start. Saving people have just as good times as others—even better, because they have the sense of protection against unlooked-for expense.

If you have lost your check, let us know, and we will replace it from a supply that the *Times* has furnished to us for such cases. If you do not understand just how the check is to be used, it will be a pleasure to us to explain.

We want to be able to report to the *Times* that you are on the roll of savers, and we will certainly do all in our power to make you feel at home in this bank.

May we expect to see you soon?

Very truly yours,

(Signature.)

This letter is concise because it is complete, and because it says the things that ought to be said as briefly as the circumstances permit. It is not necessary to give other illustrations of perfectly satisfactory letters that are by no means short, there are countless examples that come within the experience of every one. To say that all letters must be short is ridiculous. What is meant when brevity is urged is that a letter should be as short as it is possible to make it when all the circumstances surrounding it are taken into consideration. Clearness and completeness (to say nothing of courtesy) often require a letter to be of considerable length, and when this is the case, the letter is saved from being tedious by making it just as long as necessary, *and no longer*.

**Effects of undue brevity.**—Length that is not required for completeness is bad in a letter, but undue brevity is as bad a fault as “Wordiness.” Even if the thought to be expressed is of the simplest, shortest nature, that fact does not excuse a letter that is so short as to be discourteous. For instance, unusual contractions and abbreviations, the omission of necessary words, and other devices to save the writer’s time, are wholly bad. They make the letter brief, but they also make it discourteous. Here is an example of undue brevity:



Yours of the 10th rec'd Don't think goods can be bought at Blank's Try some other house. Hope to be in city soon. Will call

**Brevity sometimes discourteous.**—This letter reads like a telegram, but it was written as a letter. It illustrates one thing that the wise correspondent never does—he never omits pronouns, articles, and other small but necessary words. Some one has wisely said that “the omission of a word necessary to grammatical completeness is not brevity—it is slovenliness.” Never be slovenly. Never leave out the little words and thereby give the impression that the letter is not of enough importance to deserve the extra fraction of a minute required to insert the omitted words. Be brief, if possible, but never be brief at the expense of common courtesy.

**Brevity sometimes results in incompleteness.**—Discourtesy is one of the possible results of undue brevity. The other, and perhaps the more important, is lack of completeness. A letter is not necessarily good just because it is short. It is good only when it is concise, and it is concise only *when it says all that ought to be said*, and says it in the fewest possible words. The things that go to make up completeness in a letter may be divided into two classes. First, there are those things that are absolutely necessary, and, second, there are those things that are relatively important. Let us consider the absolutely necessary things first. To say that something is absolutely needed in a letter in order to make it complete—and, therefore, concise—means that the letter would not be *clear* without that thing. So *completeness* from this point of view means about the same thing as *clearness*. It also has something of the significance of *unity*, because, in considering the subject of unity in a letter, it was found that a letter possessed unity if it treated of only one subject and also if

it treated of that subject in as complete a manner as the circumstances required. The following is an example of a letter that is unduly brief because it is not complete:

Gentlemen

I should like to take advantage of your offer, and I enclose money-order for seventy-five cents

Yours truly,

Some essential things have been omitted in this letter—the nature of the offer, for example, and the medium in which the reader saw the advertisement. The letter does not say all that it ought to say, and, therefore, it is not concise. It is short enough, certainly. The trouble is that it is too short. Failure to say all that should be said is just as bad as failure to express the necessary thoughts as tersely as possible.

**Two factors in completeness.**—Undue brevity makes a letter bad because it often makes it incomplete, and incompleteness in some cases means lack of clearness. In other cases, however, a letter may be incomplete and still be clear. These are the cases in which the absolutely necessary things are included but the relatively important things are omitted. In deciding whether a letter is or is not concise, therefore, the relatively important must be considered, as well as the circumstances that determine the amount of detail to be introduced into the consideration of each item. The relatively important, of course, and the circumstances that determine the advisable amount of detail in the case of each letter depend on the conditions surrounding the writing of that particular letter. General directions, therefore, are of no value. All that can be done is to illustrate what is meant by the relatively important.

A furniture manufacturer received an inquiry about willow furniture. His letter in reply was as follows:

Dear Madam

We don't make willow furniture

Yours truly,

THE BLANK FURNITURE COMPANY

Now, this letter is perfectly clear, it answered the inquiry fully, and yet it is not concise, because the circumstances demanded a great deal more than a bald answer to a question. In other words, the absolutely essential was included, but the relatively important was neglected. The requirement of brevity was modified by circumstances that demanded a fuller reply. The following improved reply to the inquiry illustrates what is meant by the relatively important items that should have been included in the letter:

Dear Madam

We are sorry to say, in response to your inquiry of May 3, that we do not manufacture willow furniture. We suggest, however, that you communicate with Messrs Reed, Hoover & Company of Cambridge, Ind. They have manufactured standard willow furniture for many years, and we are sure they will take pleasure in serving you in every way.

As a judge of good furniture you will be interested in the artistic pieces illustrated and described in our catalogue that we are taking pleasure in forwarding to you. These pieces offer as excellent value as can be found on the market in solid furniture; and we believe it will be to your advantage to examine them when you are in need of anything of the kind. They are to be seen at the store of Messrs. Harrison Brothers of your city.

We regret that we are unable to be of immediate service to you

Respectfully yours,

THE BLANK FURNITURE COMPANY.

This letter is short enough to escape the charge of tediousness—any one would read it. It answers the inquiry as briefly and as courteously as it should under the circumstances. It gains the inquirer's good-will by telling her where she can find what she wants. And it introduces in an inoffensive way a little selling talk that cannot possibly do any harm, and that very likely may work to the writer's

advantage. The letter is concise because it says all it ought to say, and in as terse a manner as is advisable—because it is complete in every way, and includes both the things that are absolutely essential in order to make it clear, and also the things that are of relative importance and which the circumstances require

**General rules for conciseness.**—The principle of conciseness is like all the other general principles that apply to the writing of business letters—it is exceedingly important, and yet specific directions for its application are impossible. Because it is a general principle, the only directions regarding it must be general also. The application of the principle and of the general directions to particular cases must be left to the common sense of the correspondent. One of the general directions regarding conciseness is this. Be brief as possible, but never sacrifice courtesy or completeness to brevity. Another is Remember that completeness means two things—it means making a letter clear, and it also means saying everything in a letter that a wise correspondent would say when all the circumstances are considered. In other words, say all that ought to be said, but say it as briefly as the circumstances permit.

### COURTESY

Is all business cold-blooded and harsh, and are the business relations of men governed by principles entirely different from those that govern their social relations? No, both business and social intercourse have the same fundamental characteristics, and one of the most important of those characteristics is courtesy. Business is a great machine, there is frequent friction between the parts. Courtesy is the oil that lubricates the cogs and makes all the parts run smoothly. It is just as useful in written communications as it is in face-to-face conversations. There-

fore courtesy is the fourth of the important characteristics of all successful business letters

**Courtesy gains good-will.**—There are several specific reasons why courtesy should be the aim of every correspondent. In the first place, it must be remembered that every business transaction, theoretically, involves an exchange of values, in other words, every transaction should be mutually advantageous to both parties concerned. If it is not mutually advantageous, then one party is defrauded. He will sooner or later find this out, and the publicity given to his experience will not help the business of the other party. So if a business is to be permanently successful, its transactions with individuals must be such as to secure their good-will. This means that every business man must refrain from taking advantage of those with whom he does business, for the sake of the larger good that will accrue to him if he shows consideration toward those with whom he deals. Courtesy is very largely consideration for others. If, therefore, a man is discourteous in his business letters, that fact is pretty good evidence that he has little consideration for others, and the people to whom he sends his discourteous letters are justified in suspecting that in their dealings with him he will take every advantage he can, despite the bad effect such procedure will have on his future attempts to deal with them. On the other hand, a courteous letter marks the writer as one who has consideration for others—as one who thinks enough of the reader's business to treat him in such a way as to merit his continued consideration.

**Courtesy smooths the way.**—The advisability of allaying suspicion of the writer's business methods and of gaining good-will in every way possible is, then, one specific reason for the courteous business letter. Another reason is found in the fact that many disagreeable things have to be done by correspondence—money has to be collected, for

instance, and complaints have to be made. It is hard to do these things and at the same time to pave the way for future friendly relations. They have to be done, though, and they can be done effectively and without ill-feeling if courtesy is employed. Courtesy takes the sting out of what would otherwise be unpleasant communications.

**Courtesy gains favors.**—Courtesy does still more than this. Business men are continually asking favors of one another—they write for catalogues, credit data, opinions on men and machinery, and many other kinds of information that are given gratuitously. Favors are more readily granted if they are asked for courteously than if they are brusquely demanded as a matter of right. Accordingly, the business man who has something to ask of another does it in a courteous manner.

**Courtesy pays.**—These are a few of the reasons why every business letter should be courteous, and they can all be summed up in the one reason—courtesy pays. This is its commercial aspect, of course, no emphasis has been placed on its ethical aspect. Possibly that aspect, however, is the more compelling of the two, it should be, at any rate. Courtesy is the mark of a gentleman and a gentlewoman, and discourtesy is the mark of a boor. This ought to be sufficient reason for the omission of everything discourteous in business letters; if it is not, then let it be reinforced by the other reason—that courtesy pays.

**Courtesy always necessary**—Courtesy is always necessary. There is never any excuse for a discourteous letter. This does not mean that a letter may not be sharp and severe—there is frequent necessity for such letters—but the sharpness and severity must be tempered by courtesy. The fact that an employee must be reprimanded, for instance, does not excuse an employer from remembering the requirements of courtesy. Here is a brutal, discourteous letter that an employer wrote under the stress of anger and

in forgetfulness of his own dignity. It is a good example of the way *not* to write a letter :

Dear Sir

When you were employed by us, you promised to change your habits. You haven't done so, and we don't want any men like you in our selling organization. Customers in every town you make have expressed surprise that we should keep a man of your type on our force, and we're not going to do so any longer. You're discharged. Turn in your samples in ten days, or you will forfeit your bond.

Yours truly,  
(Signature)

No matter how well deserved statements of this kind may be, they should never be put in writing. They hurt the writer, and they hurt the reader, they are unwise, unnecessary, and insulting. The letter could just as well have been written courteously, courtesy would not have interfered in any way with its effectiveness. This is the way a courteous employer might have written it :

Dear Sir

When you were employed by us, there was an understanding that the continuance of the employment was to be determined by the fulfilment of certain conditions, the nature of which is well known to you. You are aware, of course, that those conditions have not been fulfilled. Accordingly we have no recourse but to terminate the employment.

We sincerely regret the necessity for this action, as we have the utmost confidence in your ability as a salesman, and had hoped that your connection with us would be mutually profitable. Doubtless in some other environment your opportunities for success will be greater than they have proved to be with us, and you have our best wishes for success in any work you undertake.

Yours very truly,  
(Signature)

**Politeness part of courtesy.**—So far, this discussion has not involved a definition of what courtesy really is. Courtesy is often confused with something that is only a

part of courtesy; *viz*, politeness. For the purposes of commercial correspondence, politeness may be defined as the possession and expression of good manners. That, to be sure, is only a part of courtesy, but it is an important part, and deserves careful consideration. Politeness in letter writing is largely a matter of form, it is evidenced by observation of the little requirements of custom and of good taste. "Please" and "Thank you" are marks of politeness, as are other words and expressions of the same kind. "We are sorry we cannot help you," is a polite way to phrase a regret, and "We are glad to be able to serve you" makes the recipient of a favor feel that he has not asked too much. A letter is polite if it has its share of expressions of this sort.

**Politeness can be overdone.**—But politeness can be overdone. There are letters in which every sentence begins with "please" or "kindly." This is not only bad rhetoric but it is a foolish practice as well. Do not be servile—go as far as strict courtesy demands, and possibly a little further, but do not go so far as to excite contempt. We like to be asked politely to do things, but we do not like to have people fawn over us.

There are certain expressions in common use that are used because the writers think them polite, but that are either ridiculous or discourteous. Consider this expression, for instance: "Please find check enclosed." Why "Please"? Is a favor asked? Is it any trouble for the correspondent to find the remittance? Of course not. There is absolutely no necessity for the "please" in this case. Say simply, "We enclose our check," or something equally direct and straightforward, and all the requirements of politeness will have been satisfied. There is another time-worn phrase that on its face appears to be the height of politeness, but that is really discourteous. This is the expression, "Thanking you in advance." All of the recent writers on business



correspondence seem to have expressed their vigorous objection to this phrase—and they are entirely right. Such a phrase implies two things—first, that the person of whom the favor is asked will, of course, grant it, which is discourteous because it conveys the implication that the person who asked the favor is too important to be refused anything. Second, it not only implies—it contains the definite statement—that the writer of the letter will not express his thanks after the favor has been granted. The time to thank a person for something is after it has been received. The person that does not express his gratitude when gratitude is due, is discourteous, and his discourtesy is only heightened by his implication that the favor will certainly be granted and that he has discharged his obligation before it is incurred.

**Courtesy is more than politeness.**—Politeness is a part of courtesy, but courtesy is more than mere politeness—it is more than a mere outward expression of good manners. It is a mental attitude of consideration toward the recipient of a letter, it is a real desire to consider the other man's point of view and to make the transaction really profitable to him as well as to the writer. In other words, courtesy is real consideration for others rather than mere expression of the forms of consideration. Courtesy does not forbid a man to feel strongly aggrieved or indignant, but it does forbid him to express that indignation in a manner that shows him to be lacking in judgment and common sense. Every letter is written to accomplish some purpose—it is intended to have some definite effect. Discourtesy, however, invites discourtesy, a discourteous letter is likely to be met with discourtesy, and when the recipient of a letter is in an attitude of opposition to the writer instead of consideration for him, the letter is very likely to fail in its purpose.

**Examples of discourtesy.**—To illustrate what is meant

by courtesy's being an attitude of consideration rather than a mere expression of forms of consideration, the following examples of unprofitable discourtesy are given

Gentlemen

What sort of business are you conducting anyway? Fifteen days ago I gave your salesman an order for goods to be delivered in not more than five days. They have not come yet. What did you think I wanted them for—to give away as Fourth of July souvenirs? With Christmas just one month ahead of the date of the order I wanted the goods badly and I wanted them at once. You probably think because I'm a little dealer and you're a big jobber that my orders don't count. I'll show you whether they count or not. If you ever do any more business in this town, it will be because I can't stop it.

Yours truly,  
(Signature)

This letter is given not only because it illustrates discourtesy of expression, but also because it illustrates more vital discourtesy than that—discourtesy of attitude toward the reader. The writer of this letter was not fair, as will be seen from the facts indicated in the reply. He was simply stupid and angry without cause, he was trying to shift responsibility for a condition for which he was as much responsible as any one else. In other words, his whole attitude was one of lack of consideration for the house to which the letter was written.

Whenever a discourteous letter is received there is a temptation to answer it in the same tone. A correspondent that is hot-blooded enough to resent written insults to himself or to his house just as he would resent spoken ones, has continually to fight the temptation to "answer back" when he is called upon to reply to letters like the one just quoted. He is not successful in his work unless he is always able to kill that temptation. An unwise, discourteous correspondent might have answered the letter as follows:

Dear Sir

Your interesting criticism of our business methods has been received. Thank you for your implications.

About your shipment. It went forward three days after your order was received, as you know very well because the bill of lading and invoice were mailed to you at that time. Why didn't you get after the railroad, instead of turning your anger loose on us? We aren't to blame for the delay, and we care nothing for your threats. If you don't like our goods and methods you are welcome to take your trade elsewhere.

Yours very truly,  
(Signature)

Such letters are sometimes seen. But they are never written by the big, successful houses, unless they happen to be written by some irresponsible employee who probably loses his position as soon as his incompetency is discovered. Sarcasm never pays, it is one of the worst forms of discourtesy, and it should be rigidly avoided. This reply illustrates again the fact that discourtesy is not so much a matter of form of expression, as it is an attitude toward the reader which is expressed in the tone of the letter.

**Examples of courtesy.**—In contrast to the two letters that have been quoted, note the following letters, which illustrate how the incident would have been handled by correspondents who were really courteous, and who were intelligent enough to be able to look at the matter from the point of view of the other fellow.

Gentlemen

Fifteen days ago I ordered goods from your salesman, to be delivered within five days. The bill of lading that I received from you showed the goods were shipped four days after I placed the order. They have not yet arrived. I have had the matter up with the railroad agent every day for the past week, but he seems unable to hasten delivery.

It seems to me that this delay is wholly unnecessary, and you can readily imagine that it is exceedingly annoying. Please get behind the shipment, and try to locate it and to get it here at once.

The goods, of course, must reach me very soon if they are to be of any use to me this season

Yours very truly,  
(Signature)

The reply

Dear Sir

We are very sorry indeed that our recent shipment to you, referred to in your letter of December 15, has failed to arrive. We were incorrectly informed by the railroad company that it reached its destination three days from date of shipment, and for that reason we did not send a tracer after it.

It is unfortunate that you did not take the matter up with us as soon as the delay was apparent. We take particular pride in our prompt deliveries, and it is a matter of keen regret when anything goes wrong. We shall sift this matter immediately. You will receive either the original or a duplicate shipment within four days from this date.

Yours very truly,  
(Signature)

Courtesy is a necessity in all business letters, but it is particularly important in complaints and answers, inquiries, acknowledgment of orders, and letters to women. The fact that there is a continually increasing number of women who are engaged in business does not relieve the business man of the necessity of always according to women the special courtesy that a gentleman always extends to them. Women are peculiarly likely to take offense at anything that is suggestive of discourtesy in any way, and particular pains should be taken in writing to them to see that nothing is said that can possibly weaken the influence of the letter.

**Never write when angry.**—There never was a discourteous letter written that did not do more harm than good. To be sure, the discourteous letter sometimes accomplishes its immediate purpose, but it does it at the expense of future business relations. The letter that is

frankly discourteous—that is not merely lacking in politeness, but that is lacking in any consideration for the reader—is frequently prompted by anger. Anger is about the worst mood that can induce a business letter. There is only one possible rule relating to it: When angry, do not write. Or if indignation must be expressed, write the strongest, most discourteous letter possible—and then tear it up. Still another method is to give the stenographer instructions to hold every letter that is dictated in passion, and not to present it for signature until twenty-four hours have elapsed. The man who dictated it will then probably be ashamed of it. Anger cools rapidly, but a letter once mailed is hard to recall.

The successful correspondent, however, does not need any rules to keep him from sending out a discourteous letter. He never sends one out, because he never writes one, and he never writes one because he has trained himself never to think discourteously about the people to whom he writes. Once again—courtesy is an attitude of mind, and not a mere matter of form.

**The “you” attitude.**—One other matter that has to do with courtesy should be considered here. If a correspondent thinks about the point of view of the reader of the letter, he naturally says more about the reader than about himself. In other words, there are more “You’s” than “I’s” in the letter. This “You” attitude, as it is called, is nothing new, it is simply the natural expression of a courteous method of thinking. But recently letter writers have begun to realize its importance more than ever before; and even those who may give little thought to real courtesy are consciously emphasizing “You” in their letters, for the sake of the acknowledged effect that this procedure has. It is perfectly proper to do so. One of the best ways for a correspondent to train himself in really courteous habits of thinking is to accustom himself to the continual use of

the forms of courtesy, and the "You" habit is one of the best that he can cultivate

Obviously there are cases in which it would be ridiculous to load up a letter with "You's". Some of these cases have already been considered. As a matter of fact, the expression of the "You" attitude is not equally important in all classes of letters. This matter will be taken up further when the various kinds of business communications are considered in detail. For the present it is sufficient to show by example what is meant by the "You" attitude. The following letter is a good illustration:

Gentlemen

Your easiest profits are those you make by saving expense

There is one way you can save rent, save wages, and save damage to samples, and still sell more goods

Install a Blank Patent Display Rack in any department you like—picture, linen, notions, sporting goods, etc.—and you will add 30 square feet of display for every foot you use. You will enable one salesman to do the work of two. You will save the time your salesmen now spend in getting out goods and putting them away. You will prevent the samples from becoming soiled.

Marshall Field & Co., of Chicago, bought the first Display Rack we sold, and they have been buying ever since. Their last order amounts to nearly a thousand dollars. Can you afford not to investigate?

Don't take the trouble to write us a letter, just pencil on the foot of this page the name of the manager of the department you would like to begin with, and we will explain all about the racks to him.

Yours very truly,  
(Signature.)

This letter illustrates that a consideration for the reader's point of view can be advantageously expressed in most selling letters. The "You" attitude, rather than the "You" method of expression, is the really important thing for the correspondent to acquire, and when he has acquired that, he will have no difficulty in determining when

to express it and when not to, and in remembering that, in general, the "You" letter is logically based on the well-known principle of business that the customer's interests rather than the dealer's are the ones that should be emphasized.

### INDIVIDUALITY

Correctness, clearness, conciseness, and courtesy are the essential qualities of *all* successful business letters. There are other qualities that are essential in some kinds of business letters, and most of them will be considered when the various kinds of letters are taken up. There is one quality, however, that, although not always essential, is so generally important as to rank almost with correctness, clearness, conciseness, and courtesy. That quality may be called character or individuality. At the outset it should be understood that too much individuality is something to be avoided rather than sought in certain letters that endeavor to make collections and to do a few other things. With these few exceptions, however, individuality is generally a desirable quality.

**What is individuality?**—What is individuality? Another name for it is personality. It is easier to describe than to define. A letter possesses individuality when in some way it expresses the writer's personality. Obviously the first way to express personality is not to say the same things that every one else says. Consider this letter, for example:

Your letter of the 4th inst. received, and contents noted. In reply will say that we shall be glad to see your representative on Thursday. Looking forward with pleasure to meeting Mr. Jones, we are, etc.

There is absolutely no personality expressed in this letter. Every statement is made in the set form that correspondents seem to find so difficult to get away from. The

letter could have been made to express personality by phrasing it in about the same way that the writer would have said the same thing in conversation. For example:

I am glad that you can send Mr. Jones to see us. Please have him ask for me, and I shall be willing to give him all the time he requires.

There is personality in this letter. Any one would think that it was written by some one in authority, instead of by some clerk who followed a set form. This does not mean, of course, that there cannot be just as much personality in a letter signed by a firm name and in which the first personal pronoun is "we" as there can be in a letter that represents an individual. Firms have personalities as much as individuals. The man who writes for a firm must first of all try to express the personality of the firm in his letters, and he must then add some touch that stands for himself.

**How to get individuality.**—All this is very general; from the nature of the subject there is no possibility of giving definite instructions regarding methods of putting individuality into letters. But if individuality is the opposite of the commonplace, if that which is individual is the opposite of that which is stereotyped, there can be suggested, at least, one method of giving character to letters. That method is simply to "avoid the use of any sentence that seems to be expressed in what is mis-called the 'language of correspondence.'" This mis-called "language of correspondence" is composed of the sort of expressions that were considered in detail in Chapter V. To avoid the "language of correspondence," apply this simple rule. If an expression sounds familiar, try to change it. Of course the mere fact that an expression has been used before is no reason why it should not be used again, but if it has been used so often that it is merely a formula—a more or less meaning-



less array of words, used to cloak the writer's thoughtlessness or mental laziness—then it is bad, and it should be avoided. It is impossible always to write as one would talk, but the nearer one comes in his letters to the methods of expression he would use in dignified conversation, the more personality his letters will possess. If a correspondent hits upon some happy expression that seems to fit a certain class of cases, it is entirely proper for him to use it as often as he wants to, because it will express his individuality just as well in a dozen cases as in one. But the point is that he should not use the stereotyped, formal expressions that have been hampering the development of commercial correspondence for many years, and that have made the average business letter a piece of uninspired machinery instead of the expression of a living, breathing individual.

Correctness requires one to do certain things in his letters, but correctness has nothing to do with the expression of individuality along legitimate lines. Do what is demanded by courtesy and sensible customs, but get away from the stereotyped in everything else. Be yourself, and make your letters stand for you and you alone.

## CHAPTER VII

### MISCELLANEOUS KINDS OF LETTERS

It is difficult to classify letters. They do such a great variety of things that scarcely any classification could be complete. In this book a complete classification is not attempted, because it is the purpose to give detailed instruction about the more important things in letter writing rather than to give superficial attention to all the things that might be considered. Accordingly not all the various kinds of letters will be discussed, some of them are relatively unimportant and are seldom written, and some are so simple that they do not require consideration in a work of this character. Among the remainder, however, there are a few classes that are of general interest, and it is to these that the rest of the book will be devoted. When a correspondent has occasion to write a letter belonging to one of the classes that are not considered, he can write it satisfactorily if he applies the general principles that have already been discussed; but in the case of the important classes to be considered in detail, he should not only know the general principles, but he should know also the specific principles that enable him to apply the general rules to the best advantage.

**Selling purpose of all letters.**—When it is said that some classes of letters are more important than others, it is meant simply that the important kinds are used more than the others, or that the principles that apply particularly to the important ones are of more general application than the principles that apply particularly to the writing of the less

important kinds. It is undoubtedly true that the most important class of letters consists of those that are written for the purpose of selling something. This does not mean that more letters are written primarily to sell goods or services than for any other purpose, the exclusively selling letters are certainly in a minority in the mails. It does mean this, however: The ultimate purpose of every business house—no matter what its primary activity may be—is to sell something, accordingly everything it does should be made to help achieve this ultimate purpose. One of the most important things any business house does is to write letters—frequently very many of them; therefore every letter should be so written as to help in some way to sell the goods or services that the house has to offer. It is for this reason that selling letters are the most important—because the principles that apply particularly to them are of almost universal application. If this is so, it might seem that selling letters should be considered first, in order that the selling principles that might be discovered could be applied later in the consideration of other kinds of letters. Selling letters, however, are the hardest kind to write, and it would be unwise to attempt a detailed consideration of them until the less difficult kinds have been considered. Accordingly the more difficult will be approached by a consideration of the relatively easy; but in doing so it will be necessary to anticipate many of the selling principles that are to be considered in detail later, and to show their application to some of the miscellaneous kinds of letters that are discussed here.

**Reason for quoting letters.**—Throughout this volume letters are frequently quoted in their entirety. This has been done to some extent in the first six chapters, and it will be done to a much greater extent in the chapters to follow. It is not the purpose to present any model letters for the student to follow. There are, however, many illustrations of principles presented. Now, there is a great deal of

difference between a model and an illustration of a principle. A book of dead models is about the most ineffective and uninspiring thing a live correspondent could study. A model is something set up to be copied. If one were to copy and use a model letter, the letter would not be his—it would be lacking in any suggestion of personality, and for that reason it would violate one of the first principles of letter writing. But an illustration of a principle is an entirely different matter. The concern here is not so much in the mere fact that certain things are done in correspondence as in the investigation of why they are done. In other words, the principles that can be applied to make letters effective are the chief factors of interest. Where there are any guiding principles, they are stated, and to make them stand out, illustrations are used. The letters that are used as illustrations simply show a few ways in which the principles can be applied, they are merely suggestive of the many ways in which the ideas can be used to do the particular work of the individual correspondent. The illustrations are to be studied carefully, but they are not to be used as models.

#### ORDERS AND ACKNOWLEDGMENTS

An order is probably the easiest kind of letter to write, and yet every house that receives orders by mail is constantly required to exercise the utmost tact in trying to induce the customer to explain exactly what he wants. Obviously the most important characteristic of the successful letter ordering goods is clearness. This does not mean that the other essential characteristics of all business letters should not be present too. Of course they should, but clearness in the case of orders is the characteristic of chief importance. One letter that illustrated the disastrous results of lack of clearness in an order has already been quoted. Here is another

Gentlemen

I liked the goods your drummer showed me, but I wouldn't order from him. Please send me some as soon as you can. I thought I was loaded up, but I find I need a new supply. The fall trade is beginning pretty brisk, so please hurry the goods. You know me. I did business with you three years ago, and I guess my credit is good for all I want to buy.

Yours truly,

(Signature)

**What to say in an order.**—This is perhaps a ridiculous example, but it is not unusual. It illustrates what can happen when a letter writer does not know what an order ought to contain. Of course the chief fault is lack of clear thinking—a failure on the part of the writer to put himself in the place of the man who has to read his letter, and to consider what facts the latter would need in order to fill the order promptly. No rules can ever change stupidity into intelligence, and perhaps the man who would write a letter like the one just quoted is beyond all hope. Given clear thinking, however, any one can write an order that will conform to all the requirements if he will be sure that it answers the following questions:

What is wanted, in detail?

When it is wanted?

How it is to be sent?

To whom it is to be sent?

What are the arrangements for payment?

Some of the answers to these questions may be understood without being specifically stated. For instance, a merchant who is continually ordering from a certain jobber does not need to say anything in his orders about the method of payment—it will be understood that the goods are to be charged to his account if that is the customary arrangement. Similarly, the method of shipment may be understood, as well as the desired date of shipment. Common

sense will determine in each case whether all these items are to be stated specifically or are to be implied. But in case of doubt, avoid implications. There will be no room for criticism if everything that is needful is always stated in full. The person writing an order should try to put himself in the place of the reader of the letter, and tell everything that he would then want to know.

**Order forms.**—Many orders are sent on order forms; the buyer has only to insert the required information in certain blanks, and he is not permitted to exercise any discretion about how much to say and where to say it. Of course the things that are said on a printed order form should be the same as the things that should be said in a letter, but order forms are not to be considered at this time. By far the greater proportion of orders are conveyed by letters, and it is with letters and not with forms to be filled in that this discussion deals.

**The "you" attitude.**—There is no necessity for expressing the "You" attitude in a letter ordering goods. To be sure, the writer should have this attitude if the letter is to be clear to the reader, but it need not be specifically expressed. It is perfectly permissible to begin the letter with "I" or "We", and to use the first personal pronouns as often as they are needed.

**First sentence.**—The first sentence should be a plain statement preliminary to the description of the goods desired. Many times all of the necessary data except the description of the goods can well be included in the first sentence. For example, "Please ship to us at once, via Merchants' Despatch, the following goods." This is a concise form of statement that has much to recommend it. Care should be exercised not to make the first sentence too long and unwieldy, but, if the general data is short, it can all be stated in a concise opening sentence.

**List the items**—Perhaps the most important principle

## MISCELLANEOUS KINDS OF LETTERS 157

that has reference to the mechanical construction of a letter containing an order is this. Always list the items in the order in such a way that they will stand out from the rest of the letter. Notice the following illustration of this principle.

Gentlemen

Please ship to me at once, by express, the following supplies.

3 Bunsen's Burners, crown top, small locomotive burners, Catalogue No 13028	@ \$60	\$180
200 Crucibles, size A—68 mm x 43 mm, Catalogue No 13516	Per 100,	\$150 300
25 Glass funnels, with bulb, diameter 100 mm, Catalogue No 14390	@ \$45	1125

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\$1605

I enclose my check for \$1605 to cover the full cost of these supplies

Yours very truly,  
(Signature)

There are two reasons for listing items in such a way as to make them stand out individually. First, the writer is less likely to omit essential data if what he has written stands out prominently before him. In the second place, listing the items in this way is an easy method of insuring the exact filling of the order. If each item in an order stands out prominently, it can be given undivided attention for a time by the shipping clerk, and can be checked off when it has been filled. In many large supply houses all orders received are copied onto order forms or shipping tickets, and the orders are filled directly from the ticket. Even in this case, the separate listing of the items on the original order is of decided advantage, because there is more chance of the items being accurately copied than there would be if they were included in the body of the letter without any attempt to separate them.

**Describe items accurately.**—The letter that has just

been quoted illustrates two important matters to be considered in connection with orders. The first one is the necessity of describing all items accurately and completely. Do not be afraid of being redundant—of saying more than may be absolutely necessary—in describing what is wanted. Say too much rather than too little. A good rule to apply here, as well as in all letter writing, is this. Write not only so that you *may* be understood, but so that you *must* be understood. You can never go wrong if you always have that purpose in mind.

**Quoting prices.**—The other point illustrated by the quoted letter has reference to the quoting of prices. No general principle can be stated to govern this matter. In many cases it is impossible to state prices in a letter, and in many others it is unnecessary. But there are a great many cases in which it is decidedly advisable to do so. Price is frequently one of the deciding factors when a purchase is made. One may not be willing to order the goods at any other price than the one that has come to his attention. If the price is given in the order, the recipient of the letter will understand that that price is expected to apply, and if there is any misunderstanding, the matter can be explained and adjusted before shipment is made. In general, then, it is a good plan to state prices. This is particularly advisable in taking advantage of some special offer that has been made. In such a case a definite statement should be made that a specific offer is being accepted, and the terms of the offer should be repeated in the letter. It is not enough to say: "You may ship me two tons of hay and three tons of coal, in accordance with the offer expressed in your letter of November 1." The fact should be stated that a specific offer is accepted, and, in addition, the letter should distinctly state the terms of that offer.

**The last sentence.**—No "concluding" sentence is necessary in an order—as, indeed, no sentence simply for the



sake of a conclusion is necessary in any letter. If the first sentence and the list of items have said all that is needed, close the letter with a "Yours truly," and do not waste time and space by "Hoping that you will give this order your prompt attention" Such phrases have been used and misused so much that they are absolutely meaningless They have no effect on the order clerk, and they serve simply to take up space Never use them If the house is accustomed to giving prompt attention to its orders, it will give good service without this request, if its custom is to antagonize trade by carelessness and dilatory methods, a request for different treatment will be ineffective. Say what is necessary in the letter, and then stop.

**Orders and contracts.**—As has been suggested, letters containing orders are frequently written in response to specific offers When this is the case, a contract obligation may arise The subject of contracts is more closely related to orders than to any other phase of letter writing; therefore it is appropriate here to suggest very briefly some of the bearings of the law of contracts on the correspondent's activities This is not a course in commercial law, but it would not be a complete course in business letter writing if it omitted all consideration of the relation between contracts and business letters. The important principles are well stated in "Spencer's Elements of Commercial Law."

An offer by mail remains open for a reasonable time after it has reached the offeree, and will lapse with the expiration of such time So it may be revoked by notice actually communicated to the party addressed at any time before it is finally accepted The mere mailing of a letter withdrawing an offer contained in a previous one is not sufficient, the letter of withdrawal must be actually received by the offeree before he has mailed his acceptance But the acceptance of an offer by mail is deemed complete the moment the acceptance is mailed, properly addressed, and postage prepaid, and it is immaterial that such letter of acceptance is

delayed or is lost in the mails and is never delivered to the party who made the offer. If the offer in terms makes the actual receipt of the letter of acceptance a condition precedent to a contract, it must actually reach the offeror within the time prescribed and before the offer has been withdrawn.

Notice that when an offer is made by letter, the contract is held to be made as soon as the man to whom the offer was made (the offeree) has mailed his acceptance of it. The reason for this is that the offeror is presumed to have intended the offeree to send his acceptance or rejection by mail, and, therefore, as soon as the offeree has mailed his acceptance, he has done all that was expected of him by the offeror and the contract is binding. The following case, illustrating the application of the principle, is quoted from *Huffcut's "Elements of Business Law"*

F posts a letter to G, offering to sell a horse for \$150. G receives the letter on Monday, and on Tuesday he posts a letter directed to F, accepting the offer. The letter is lost in the mails and never reaches F, who on Friday sells his horse to H. F is liable to G in damages for breach of contract, for the contract was completed by acceptance as soon as G posted his reply. If F wishes to guard against this, he should say in his letter, "Upon receiving your acceptance, the sale will be closed," or he should use some similar phrase especially requiring that the acceptance should be actually received. By using the mails the offeror impliedly invites the offeree to use the mails, with the result indicated. If F made his offer in person, there would ordinarily be no implied invitation to use the mails for an acceptance, but there might be an invitation either expressed or gathered from circumstances, as, if G lives at a distance and is told by F to go home, think it over, and let him know, G may use the mails, and his acceptance is complete when the letter is duly posted.

**General legal principles.**—From the legal rules of offer and acceptance the following practical rules of procedure may be deduced for the guidance of the correspondent (1) If an offer is received by letter, it should be answered by letter. (2) If the offeree wishes to accept an offer, he should

waste no time, but should write his letter of acceptance before he has had time to receive a letter withdrawing it. (3) Because an acceptance, to be binding, must have reference to exactly the same things as those referred to in the offer, the letter of acceptance should repeat the terms of the offer exactly so that there may be no possibility of misunderstanding and later difficulty. If the law of contracts has one general message for the correspondent, it is this. Be clear and exact. If this principle were generally applied in all writing the business of the law-courts would be greatly diminished.

#### ACKNOWLEDGMENT OF ORDERS

The receipt of some orders is not acknowledged. Whether or not receipt is to be acknowledged is a matter of house policy, which is not of importance here. Sometimes acknowledgment of receipt is by means of printed forms, which are not to be considered for the same reason that order forms are omitted. It is permissible, however, to make one suggestion about the use of printed forms of acknowledgment. The acknowledgment of the receipt of an order ought to have two purposes. (1) It ought to let the buyer know that his order has been received and that it will be shipped, and (2) it ought to thank him and show him that his order is appreciated. When a salesman gets a buyer's name "on the dotted line," he does not place the order book in his pocket, put on his hat, and go out of the door without a word of thanks. He would not get many more orders if he did. A customer that orders by mail should be treated just as courteously as one that orders from a salesman. A printed form of acknowledgment lets the buyer know that his order has been received, but it does not make him feel that his order is particularly appreciated. It may contain a well worded message of appreciation, but

it is printed—the customer knows it was not intended for him alone, and it certainly does not have the same psychological effect as a personal message of thanks

**Essential features of an acknowledgment.**—This consideration of the relative value of printed and written acknowledgments of receipt of orders, suggests the two essentials of acknowledgment, *viz*, a statement that the order has been received, and a statement of appreciation of the order. The following letter illustrates one way of combining these two necessary statements concisely and gracefully

Dear Sir

We wish to thank you for your order of January 31, for the following goods

2 cases Mayflower corn

3 cases Xcel soap

5 dozen Big Value brooms

This order will have our careful attention, and we shall try to make shipment by February 6

Very truly yours,

(Signature)

Nothing is said in this letter that is unnecessary, and nothing that is necessary is omitted. It is personal, simple, and unaffected. The items are listed just as they should be in an order, because in that way the customer can most readily compare the acknowledgment with the order and see whether his wishes have been understood.

When an order is filled as soon as it is received, the items need not always be listed in the acknowledgment. An acceptable substitute is the practice of sending an invoice with the letter of acknowledgment, and of referring in the letter to the invoice. The following is an example:

We are making shipment to-day via American Express of the goods requested in your order of November 13. The invoice is enclosed.

Your order is greatly appreciated, and we are confident that the goods will meet with your approval

**Making the customer satisfied.**—Many supply houses seek to make their letters of acknowledgment create special interest in one or more of the items that are ordered. It is sometimes said that when a sale is once made—when the order is given—nothing more should be said about the goods, for fear of talking the customer out of the sale after he has been talked into it. So far as the personal salesman is concerned, this idea is certainly worthy of consideration, but when an order is sent by mail, the seller has often made no direct representations regarding the goods to the buyer, except those made in a catalogue or circular. Consequently the only possible time for some personal statement about the goods is after the order has been given. The following letter shows how the formal acknowledgment may serve as a real selling letter:

Your order of August 30 has had our prompt attention, and the goods are going forward to you to-day by Red Line Dispatch. You will find the invoice herewith.

We are particularly glad that you ordered a liberal supply of Golden Crown canned corn. These goods have proved the biggest success we have had this year. Their quality is right and their price is right, and we have never placed them where they have not given entire satisfaction both to dealers and to consumers. We know they will prove profitable for you.

Thank you for the order. If we can serve you further, you can be assured of careful attention and liberal treatment.

It may seem unnecessary to write a selling letter after the sale is made. But the point is this. The modern merchant does not consider the sale made until the goods are delivered *and the buyer is satisfied with them*. A convincing statement about the value of the goods that are being shipped or that have been ordered is helpful in arousing within the buyer a feeling of satisfaction with his purchase,

and there must be this feeling of satisfaction if the seller is to hold the customer's future business.

**Following up work of salesman.**—It has been said that the selling letter of acknowledgment is chiefly used in the case of mail-orders. It is also of value when an acknowledgment of an order, received through a salesman, is sent directly to the buyer. The customer has been told about the goods by the salesman, and, because he has ordered, it is evident that he has been convinced. But the word of the house helps to establish the statements of the salesman. Then, too, when an acknowledgment of an order is something more than a mere form, the customer gets the desirable impression that his business is being given special attention, and that some one in authority is looking after his interests. An example of a letter that has this advantageous personal touch is the following:

Mr Andrews has forwarded to us your very acceptable offer of March 26. We add our thanks to those of Mr Andrews. The order is having our careful attention, and the goods will probably be forwarded by freight to-morrow.

We notice with particular pleasure your order for the aluminum cooking dishes. These goods are so widely advertised that consumers are beginning to ask for them, and the first dealer in a town to handle them is going to get the business. The goods are giving excellent satisfaction, and they ought to be profit-makers for you.

Obviously every acknowledgment of the receipt of an order cannot be a selling letter. The amount of salesmanship that is put into acknowledgment must vary with the peculiarities of the business under consideration. Nor is it always possible to substitute personal letters for acknowledgment forms. Nevertheless the fact remains that a personal letter always does more than a printed form, and that if an acknowledgment can increase the buyer's satisfaction with his purchase, it is of more value than if it simply

thanks him and informs him that his order has been received

The "you" attitude.—The "You" attitude is important in letters of acknowledgment, and it should be expressed, but the expression of the attitude is not so important that it should dominate the whole letter. In other words, there is no reason why the letter should not begin with "We" or "I." If, on the other hand, it is more natural to start out with a statement that throws the whole point of view over to that of the customer, it is entirely permissible to do so. Thus: "Your order of October 15 for one Parker Sewing Machine, No 3, has been received, and is much appreciated." But if the "We" or "I" sentence is more natural as an opener, it should be used.

There is little of importance that can be said about acknowledgment of receipt of orders, aside from the principles that have been considered. The ordinary acknowledgment is one of the simplest forms of business letters; its principles are few and well established, and there is no excuse for the correspondent who acknowledges orders obscurely or ungracefully.

One difficult kind of acknowledgment.—There is, however, one form of acknowledgment that offers admitted difficulties. It has been found that not all orders are clear, and that supply houses frequently have to carry on considerable correspondence before the customer's exact wishes can be ascertained. It is a difficult matter to keep from offending a customer and at the same time to tell him that his order is not clear and that he must give further information. This requires tact and patience.

The following letter has already been quoted as an illustration of lack of clearness in an order:

I liked the goods your drummer showed me, but I wouldn't order from him. Please send me some as soon as you can. I thought I was loaded up, but I find I need a new supply. The fall trade

is beginning pretty brisk, so please hurry the goods. You know, me. I did business with you three years ago, and I guess my credit is good for all I want to buy.

t

**What to remember.**—In answering a letter of this sort several things must be borne in mind. (1) The customer must be made to feel that his order is appreciated, (2) he must not be given the slightest impression that his own carelessness or ignorance is responsible for the supplier's inability to fill the order, and yet (3) he must be induced to give the necessary information. This is not an easy task but it can be accomplished if the situation is carefully analyzed. In this particular case the first thing to ascertain is whether the lack of clearness is due to vagueness, obscurity or ambiguity. Vagueness seems to be the difficulty, that is, the customer did not write clearly because he did not think clearly. But there is also a certain amount of ignorance evidenced. He did not state exactly what goods he wanted, probably because he did not know enough about business to realize the importance of doing so, and he did not state what quantity he desired, probably because he did not know how much he ought to order. Ignorance and vague thinking are his probable faults, then. In replying to the letter the correspondent must substitute knowledge for ignorance and must attempt to make the customer think definitely about quantities. In conveying the necessary information, the correspondent should suggest the facts in such a way as to give the impression that they are of a sort that any one might have overlooked, and in inducing the customer to think definitely about quantities, the correspondent can best gain his point by himself suggesting quantities, to which the customer will either agree or disagree. The following letter shows how the correspondent might embody the ideas resulting from a careful analysis of the original letter.



Dear Sir

Your order of September 2 is very much appreciated. The line we are showing this season is, we believe, the best we have ever handled, and dealers everywhere are reporting that it is giving entire satisfaction.

Our salesman is showing three grades of shoes this season. They are priced, respectively, at \$27.00, \$33.00, and \$38.00 a dozen. Unfortunately he didn't tell us just which line you were most interested in. Possibly the \$33.00 grade would best suit your trade, and I recommend it.

We want to save you the trouble of writing to us again about this matter, so we have made out an order form which you will find in the same envelope with this letter. On it is a suggested assortment of sizes and quantities that is frequently ordered by dealers. If you approve this schedule, just indicate the *grade* desired, sign your name, and send the form to us. Or, if you wish to change the assortment in any way, you can easily do so on the form, and you can be sure that your order will be given immediate attention.

As a matter of fact, the suggested assortment is packed and is ready to be shipped the minute you say the word. But if you want to make any change, it can be done quickly, and we guarantee quick delivery. If you will let us hear from you at once, the goods will go forward without delay.

Very truly yours,  
(Signature)

**Avoid mistakes by careful study.**—A letter of this sort could be written only after the correspondent had carefully studied the original order from all angles. He would have had to look up the rating of the dealer to determine the size of the store, he would have had to consider the size and location of the dealer's town in order to determine the kind and quantity of the probable demand, and he would have had to look up any past transactions with the dealer to be sure that the credit department would pass an order of reasonable size. He would have had to do all this in addition to making such a careful analysis of the order itself as has just been made in this case. All this takes time, but it is worth the effort. An order, no matter how

small, is something to be handled with all the skill at the correspondent's command. In a case like the one under consideration, careful handling would probably secure the desired data from the customer, while a tactless, terse letter would probably kill the customer's desire for the goods. Compare the letter that has just been quoted with the following one, which is the kind that might be written by a tactless, thoughtless correspondent:

Dear Sir

We were glad to receive your order, but we can't fill it until you tell us what grade of shoes you want. Also it will be necessary for you to tell us how many you want to buy. We can send you the usual assortment in any grade or in any quantity, but we can't do it until you give us the necessary information. The enclosed order form may help you to give us the definite data. If you will send it in at once, we shall be glad to make immediate shipment.

Yours very truly,

(Signature)

This letter says almost exactly the same thing as the first letter, but it says it in such a way as to offend the customer. If a man is really ignorant, he does not like to be told it, and if he has made a mistake, it is just as well to cover it up—particularly if he is a customer. A letter should be short whenever possible, but here is a case in which brevity is a fault. The matter cannot be handled satisfactorily in a short letter, and the correspondent must use round-about means to say what it would be inadvisable to say directly.

**Two rules to follow.**—There are, then, just two general injunctions for the letter writer whose duty it is to acknowledge the receipt of an order that is so lacking in clearness as to necessitate further correspondence before it can be filled. The first is. Analyze the letter, find out why it is not clear, and, as far as possible, try to imagine the personality of the man who wrote it. The second is. Try to ascertain what the writer really wanted to say, and

then help him to say it. No more specific directions than these are possible; their application to particular cases must be left to the good sense of the correspondent. One way has been suggested in which they can be applied, other ways will occur to the thoughtful letter writer. Analysis and investigation are the important things, and if they are used, the correspondent's reply to the order is likely to be effective.

### REMITTANCES

Whether a remittance is sent with an order, or is the subject of a separate letter, the general principles governing what to say and how to say it are approximately the same. If a letter is sent with a remittance, it should always tell three things:

- The amount sent
- In what form it is sent
- How the payment is to be applied

**How to state the amount.**—First, with regard to the statement of the amount sent. In legal documents it has long been customary to express amounts of money both in words and in figures, thus, Four hundred and seventy-nine dollars and sixteen cents (\$479 16). There is only one purpose in writing both the words and the figures, and that is to guard against any possibility of misunderstanding or error. It is thought that if both the words and the figures are given, and if they both agree, there can be little doubt about the amount intended. This legal custom has been generally adopted by writers of business letters, and under certain circumstances it is certainly desirable to continue it. For instance, in quoting important prices and terms, the acceptance of which would result in the formation of a contract, it is well to use both words and figures for the prices so that there can be no possibility of misunderstanding. But there are a great many cases in which it is a waste of time

and space to pursue this legalistic procedure. In making a remittance, for example, what possible benefit is derived from saying, "We enclose our check for one hundred dollars (\$100 00) which please apply to our account"? The recipient of the letter is not going to make his book records from the statement in the letter, he will credit the account with the amount stated on the check. The statement of the amount in the letter is a mere formality, and there is no necessity for putting it in legalistic form. Either the words or the figures alone are sufficient. Ordinarily the figures are preferable to the words, because they are more easily written and more easily perceived by the reader, on some occasions it might be well to use the words instead; but on very few occasions is it necessary to use both words and figures in a business letter.

**How the remittance is made.**—It is always well in a letter accompanying a remittance to state the form in which the remittance is sent. This is partly for the benefit of the writer's own office force, who can thereby check up the enclosure accurately before the letter is mailed, and partly for the benefit of the recipient of the letter, who can thereby definitely ascertain whether the envelope contains exactly what the writer wished to send.

**What the remittance is for.**—Finally, a remittance letter should always state definitely the purpose to which the remittance is to be put. Of course, if a remittance accompanied an order, and if the writer was not indebted to the recipient of the letter, it would be presumed that the remittance was to cover the cost of the goods ordered. This is the only case in which it is safe not to state definitely how the remittance is to be applied, and even in this case it is far better to make a definite statement. Unless a debtor states how he wishes a payment to be applied, the creditor can apply it in any way he sees fit, and this sometimes works to the disadvantage of the debtor. It is well to follow

the general rule always, and to state exactly how a payment is to be applied

The application of these general principles is simple. An illustration has already been given of how they are applied when a remittance is sent with the order. The following letter illustrates their application when a remittance is made by itself.

Gentlemen

Herewith I am sending you New York draft for \$167 53 in full payment of your shipment of October 5, 1910

Please receipt the enclosed form, and return it to me

Yours very truly,

(Signature)

There is no "introductory" sentence, no meaningless close, and there are no stereotyped phrases. The letter conveys its brief message, and is direct and businesslike. The "You" attitude is not expressed, because it is of no importance, and there is no straining after effect. Note the request for a receipt. This is customary, but the rules that determine whether or not a receipt should be requested are not the rules of commercial correspondence. They are founded on the accounting system of the house with which the writer of the letter is connected.

## INQUIRIES AND THEIR ANSWERS

For the purpose of practical classification, a letter of inquiry may be defined as a request for information. It usually initiates correspondence, and very seldom does it have any selling purpose. Considered from this point of view, letters of inquiry include a great variety of communications—requests for catalogues, quotations, credit data, and general information of all kinds. It might be said that an inquiry differs from an order in that an order subjects the writer to financial liability, whereas if he makes an inquiry,

he expects to receive information without any charge. If there is any charge for the information, his communication is an order and not an inquiry, because an order may be for information just as much as for goods, subscriptions, or services. An inquiry is like an order, however, in that it expresses the writer's desire for something. Therefore clearness is of first importance in an inquiry just as it is in an order, for unless the writer's desire is expressed clearly, the reader will not know what is wanted, and, unlike the case of the order, he may not take the trouble to find out, unless it is to his financial advantage to follow up the inquiry.

**Clearness and courtesy.**—Clearness, then, is of first importance in an inquiry, and so also is courtesy. It has been seen that in a letter of inquiry the writer assumes no financial liability. He expects something, however, in return for his letter. He assumes a moral liability, therefore; and the least he can do to show his appreciation is to make his inquiry as courteous as possible. It is in inquiries that the objectionable phrase, "Thanking you in advance for your kindness," is most frequently met. The inquirer realizes the necessity for some expression of courtesy, and thinks to discharge his liability by using this questionable expression. Some inquiries are so customary that convention does not require letters of thanks when they are answered. For instance, one is under no obligations to acknowledge the receipt of a catalogue which he asked for. But many inquiries ask for information for which it would be discourteous not to express one's appreciation, and, if this is the case, the thanks should be given after the favor is granted and not before.

**Correctness and conciseness.**—It has been said that clearness and courtesy are of first importance in letters of inquiry. This does not mean that correctness and conciseness are to be neglected. All the four characteristics are

found in all successful business letters. To say that one is more important than the others, simply means that the circumstances require particular thought to be given to that characteristic if the letter is to be effective.

There are so many kinds of letters of inquiry that specific directions for writing even the <sup>various</sup> <sup>of</sup> classes are impossible. All that it is possible to do, <sup>their</sup> <sup>cu</sup> that it is necessary to do, is to give a few examples, and letters that illustrate some of the generally important points to be considered in making inquiries by letter.

**Simple inquiries.**—If the inquiry is one that is more or less routine in character—if its result may be as advantageous to the reader of the letter as to the writer—a simple, brief statement of what is desired is all that is necessary. The question of the proper attitude of the writer is not involved at all, and there need be no thought about methods of beginning or closing. Simply say the important things in the briefest possible way, and then stop. Note the following complete body of a letter of inquiry.

Please send me your catalogue of books, advertised in the November Harper's

Nothing more is necessary. The letter is sufficiently correct, its purpose cannot be mistaken, it is certainly concise, and it conforms to all the requirements of courtesy. This is the simplest form of inquiry, and it presents no difficulties to the letter writer who knows the essential characteristics of all business letters.

**Inquiries about services.**—Other kinds of inquiries are not so simple, for example, the inquiry from which both parties are supposed to derive some benefit, but in which the status of the recipient is such that the writer needs to express the "You" attitude rather prominently. An illustration of an inquiry of this kind is a letter to a doctor, lawyer, or other professional man, suggesting the need of his pro-

fessional services. When a writer makes inquiry about services that he may wish to purchase, custom requires him to be a little less terse than he would be in making an inquiry about goods. A man who sells goods is usually willing to sell them to anybody, but a man who sells his services is supposed to exercise the <sup>importance</sup> ~~knowledge~~ of accepting or rejecting applications as he may <sup>writer's</sup> ~~see~~. Accordingly in the latter case the writer must make <sup>what</sup> ~~the~~ reader want to serve him, and to that end he should take pains to emphasize his consideration for the reader's point of view. Note how this principle is applied in the following letter:

I am about to build a house, and I shall need the services of a competent and reliable architect. If you care to increase your list of clients, I shall be glad to discuss the matter with you at your convenience.

It is far better to write this way to a professional man than to say simply:

I am going to build a house, and need an architect. Please call at my office.

**How to ask favors.**—The most difficult kind of inquiry to write is the one from which the writer of the letter is likely to derive all the benefit. In such a case the reader is expected to give information for which he is to receive no adequate compensation, his reply, in other words, is merely a matter of courtesy, with only an uncertain possibility of future reward. Many classes of business men receive continual requests for information of various sorts, which they are expected to give because it is customary in the business world for them to do so. Business could not be conducted if there were not a certain amount of friendly cooperation even among competitors. To be sure, when a business man gives some information gratuitously, he usually expects that the recipient of the information will reciprocate when the opportunity occurs. This remote pos-



sibility of compensation, however, is not what causes him to give the information, he does it because he knows cooperation is necessary in business, and because he cannot well refuse to grant a common favor that is courteously asked. Wholesale houses, for instance, are constantly asked by other jobbers and by manufacturers to give information about the credit status of their customers. It takes time to answer all these requests, and the information is frequently valuable. It is given because the recipient of the request for information understands that business is built upon credit, and that he must do his share to build up the credit structure. But he is under no compulsion to do this, and he probably will not do it unless he is approached in a suitable manner.

The great necessity in all inquiries of this class is courtesy. The inquirer should not ask for information as a right, he should ask for it as a favor to be granted by the courtesy of the reader. He should state simply and frankly the circumstances that lead to the inquiry, the character of the information desired, the use to which he is to put it, and he should then at least imply his willingness to return the favor if the opportunity offers.

The following letter illustrates how the general principles may be applied to one common kind of inquiries in the class that is under consideration.

Mr. I. S. Frost is being considered by us for a position as traveling salesman. He states that he was at one time employed by you in a similar capacity, and has asked us to write to you about his record and qualifications. We shall appreciate it very much if you will kindly give us, in confidence of course, any information you may care to convey, which might assist us in determining his suitability for our work.

**Printed forms for inquiries.**—Willingness to return the favor is implied rather than expressed in this letter. Inquiries of this sort are so common that they are made and

answered as a matter of course. That fact, however, does not excuse any lack of the most careful courtesy in the attitude of the writer and in his expression of his request. Requests for information about applicants for positions are sometimes made on printed forms. It is admitted that an inquiry on a printed form does not ordinarily secure such careful attention as one that is embodied in a personal letter, and it is natural that it should not do so, because no matter how courteous may be the expression of a printed request for information, the mere fact that it is printed makes it cold and impersonal, and detracts from its ability to induce the reader to give the desired information.

**Other kinds of inquiries.**—Only three classes of inquiries have been considered. There are many other kinds, but most of them have the same general characteristics as the kinds that have been considered. It is impossible to discuss each one in detail. Inquiries are not difficult to write if they are carefully analyzed and if the writer first decides exactly what he is to ask for, why he is asking it, what his attitude should be toward the reader, and to what extent it is well to give prominent expression to the courtesy that should be back of every business letter. Analytical ability is one of the best qualities a correspondent can develop. The analytical letter writer studies each letter carefully, and knows what he ought to say because he has learned why he ought to say it. The correspondent who fails to analyze each proposition, on the other hand, frequently fails to accomplish his purpose solely because he does not give sufficient study to all the conditions surrounding the particular letter that he is trying to write.

### ANSWERS TO INQUIRIES

It has already been suggested that there are some kinds of inquiries that result in as much benefit to the reader as to

the writer of the letter. These are the inquiries that call for selling letters in reply—the writer of the letter is to benefit in some way from the knowledge of the price or from the other information that he has requested, and the reader of the letter hopes to benefit by making a sale. The replies to inquiries for catalogues and for general information about goods or services that are offered for sale should be strictly selling letters. These letters are not easy to write, and the principles underlying them are so important that they are considered in detail in the chapters devoted to salesmanship by letter.

There are inquiries of still another kind that deserve consideration by themselves. These are the inquiries that have to do with credits and collections. Both the inquiries and the replies form one of the most important classes of business letters—so important, in fact, that it is given separate consideration in a succeeding chapter. There is left for present consideration, therefore, only inquiries and replies that are not concerned primarily with the sale of goods or with the subject of credits and collections.

Replies to inquiries should be simple, straight-forward statements of the information desired. The information should be given courteously or not at all. The inquirer would usually rather go without the information entirely than to be given the impression that he was presumptuous in asking for it, and that it was given only because the man who was addressed felt that he had to give it, or because he expected something in return. A reply to the inquiry quoted on page 175 would *not* be like the following letter:

We know nothing about the man you mention. He never worked for us.

**Replies should be courteous and fair.**—There are two faults in this letter. In the first place, it is discourteous. It contains no data that will enable the reader to find the let-

ter to which it is sent in reply This is a small matter, but it evidences a lack of consideration for the convenience of the reader It conveys the impression that the writer has no time to give to the matter

In the second place, the letter is distinctly unfair to the individual who was the subject of the inquiry Most organizations of any size keep careful records of their employees These records, however, are not always correct; and implicit confidence should not be placed in them any more than it should be placed in the memory of individuals. Cards are likely to be misplaced, and even the best system may go wrong and fail to record the achievements of a faithful employee When this is the case, if a reply to an inquiry about that employee is written like the one that has been quoted, the man is done a serious injustice, and his opportunities for employment by the inquirer are seriously injured The following letter suggests how a case of this kind might be handled with due courtesy to the inquirer and with ordinary fairness to the subject of the inquiry

We regret to advise you that we cannot find our record of the employment of Mr Smith, concerning whom you made inquiry on September 7 If you will kindly tell us just when he was in our employ and under whose supervision, we shall be glad to continue our investigation of the matter and to advise you definitely about Mr Smith's record

**General principles.**—The following is a summary of the principles that should be applied by correspondents in replying to most kinds of inquiries:

- 1 If you reply to the inquiry at all, do so courteously
- 2 Be careful to avoid any expression or implication of the idea that you are giving the information only in the hope of being paid for it in some way at some future time
- 3 Be sure of your facts, and state them exactly Never guess at important data, and never state as facts things that cannot be proved

4 Remember that any letter that is worth writing, is worth writing well, and take just as much pains to make a reply to an inquiry conform to the standards of correctness, clearness, conciseness, and courtesy, as you would take in the case of the most important selling letter.

### LETTERS OF RECOMMENDATION

Letters of recommendation belong to the class of communications about which there is little to say in the way of general principles, but which it is necessary to consider briefly in any presentation of the subject of commercial correspondence that purports to be complete. There are two kinds of letters of recommendation: first, letters that are not personally addressed, but that are written "To whom it may concern", second, letters that are personally addressed, and are not usually intended to be seen by the subject of the recommendation.

**"To whom it may concern."**—"To whom it may concern" letters are of small importance. Every applicant for a position formerly carried a sheaf of them with him, but they are less customary now than they used to be. Little confidence is usually placed in their statements. Most business men prefer to receive personal statements about the people whom they are considering for employment, because it is obvious that if a former employer did have anything to say to the disadvantage of the applicant, he would not say it in a general letter that the applicant was to carry with him. Still, many business men have occasion to write "To whom it may concern" letters at times, and there are a few general principles that are of importance in connection with such letters.

1 Do not write the letter at all unless you can recommend the man who asks for it. In other words, be honest.

2 State exact facts and dates concerning the subject of

the recommendation, if he has been an employee of yours.

3 Do not be so fulsome in your praise of his merits that the strength of your statements will lead the reader to question their truth

4 State what your connection with the subject of the recommendation has been, so the reader will know what weight to give to your opinion

5 Make your letter short—not only concise, but actually brief. A long letter of recommendation, except under unusual conditions, gives a bad impression

**Personal letters of recommendation**—In personal letters of recommendation, most of the same principles apply as in the case of "To whom it may concern" letters. There are some other points to be considered, however, with respect to recommendations that are written to a specific individual or company in compliance with an inquiry or in compliance with the request of the subject of the recommendation

1 If you cannot recommend the individual under consideration, say so, but do not go into details unless you are on familiar terms with the inquirer and know something seriously to the disadvantage of the subject of the inquiry

2 A personal letter of recommendation should be rather intimate in tone, because it is always supposed to be confidential. Some writers always place the word "CONFIDENTIAL" in capital letters at the top of every letter of recommendation, others incorporate in the body of the letter the statement that the information given is to be considered confidential; while others simply imply the confidential character of the communication and trust to the good sense of the reader to treat the letter as it is customary for such letters to be treated. Any of these three practices is usually satisfactory.

3 Sometimes the writer thinks it advisable to say that his recommendation is not to be considered a guarantee of

the credit or integrity of the individual mentioned in the letter, and that he will not be responsible for any loss that may arise from employment resulting from his recommendation. This is most frequently done in letters of recommendation written to strangers, it may be advisable when there is any reason to question the motives of the writer of the inquiry.

4 When it is necessary to withhold a recommendation, it is usually well to avoid mentioning the name of the subject of the letter. The purpose of this caution is to avoid the possibility of a suit for damages being brought by the individual under consideration if he should happen to see the letter and if he should think that he had been wronged. The letter may be very short, but no matter how short it is, it should be expressed in such a way as to indicate that its brevity is a matter of caution rather than of discourtesy. The following is a good example of the short but courteous letter withholding a recommendation.

We are sorry that we cannot recommend the man referred to in your inquiry of March 10.

The principles applying generally to letters of recommendation are applied in different ways in different cases—which is true, of course, of all general principles. The letter that follows is an illustration of how they might be applied in the circumstances that are indicated by the letter:

My dear Sir

Mr Charles F. Horner, about whom you made inquiry in your letter of January 10, was employed by me from December, 1915, to August, 1917, as salesman in my Western Pennsylvania territory. His record was entirely satisfactory. He has excellent selling ability, and is a good executive as well as a loyal and efficient employee. I was sorry to have him leave my organization, which he did for the purpose of accepting a position in which the opportunities seemed to him to be greater than in the work which I had to offer him.

Very truly yours,  
(Signature)

## LETTERS OF INTRODUCTION

Letters of introduction form still another class of relatively unimportant communications, which have to be considered in a complete presentation of the subject of commercial correspondence. The first requirement is that they must be short, because a letter of recommendation is usually intended to be read while the bearer is in the presence of the man to whom it is addressed, and the situation that would result if a long letter had to be read would be embarrassing for both of them. The letter should usually be enclosed in an unsealed envelope if it is to be presented by the individual who is introduced, and the envelope should bear the notation in the lower left corner, "Introducing Mr. E. J. Watson." The statements in the letter should be simple and straight-forward, there should be no exaggerated description of the merits of the bearer of the letter, because, if there is, the suspicion is inevitable that the statements were made as much for the sake of their effect upon the bearer as for the sake of their effect upon the recipient. It is not considered good form to incorporate in a letter of introduction any personal matters that do not have a direct bearing on the subject of the letter, even when the writer and recipient are close friends. A mere statement that "I hope you continue to enjoy health and prosperity," or some similar phrase, is not out of order, but anything more than that should be avoided. Ordinarily a letter of introduction should not be written by a firm or corporation; it is a personal communication, and should be written by an individual. Even when one company has had only business relations with another, if one of them wishes to write a letter of introduction to the other, it should, wherever possible, be addressed to some individual in the other company, and should be signed first with the name of the



writer and then, if desired, with the name of the company and the position the writer holds in it

The following is an illustration of a common method of applying the general principles that should be considered in the composition of letters of introduction

My dear Mr Hargrave

The bearer of this letter, Mr E J Watson of this city, is a good friend of mine who may need some advice while he is in New York from some one like yourself who knows the things he is there to find out If you can help him in any way, you will be serving him as well as

Your sincere friend,

(Signature )

Such a letter should be decidedly personal in tone, and it is often of such nature as to be outside the classification of business letters If its purpose is to facilitate the transaction of business, however, it is a business communication, and the principles of business letter writing should be applied to it.

## INTERNAL AND DEPARTMENTAL LETTERS

**Definition of "inside" letters.**—In the consideration of most of the subjects included in this volume, reference is made only to letters that are written to people who are not employees or fellow employees of the correspondent. It is not possible, however, entirely to disregard the large class of letters that is composed of communications between members of the same department, between departments, between the home office and branch offices, and between members of the same business organization no matter where they may be situated These letters are many and important, and must be given consideration For the sake of convenience and brevity, it is necessary to find some term that will include them all, and perhaps "inside" letters will serve this purpose as well as any other term that might be chosen.

Then if "inside" letters are those that circulate between members of the same business organization, the term "outside" letters may be used to refer to communications that are written to outsiders. These terms will be used when it is necessary to distinguish between the two kinds of letters that have just been described.

**General principles and inside letters.**—It is sometimes said that the ordinary principles of letter writing do not apply to inside letters. Such a statement is not correct. It is true that inside letters and outside letters are written under different conditions, and that in the case of inside letters there is no necessity for continual thought of the impression the letter is going to create. It has been found that outside letters almost without exception always have as one of their purposes to increase the sales of the house from which they are sent. This is not always true of the inside letter. And yet the selling spirit should be expressed in the inside letter just as much as in the outside letter; because selling is not simply selling goods or services—in its larger aspect it is inducing another to think as you do. From this point of view, even an inside letter is a selling letter, because it usually is written in order to accomplish something, to make somebody do something. Of course a business executive has it in his power to force his ideas upon his subordinates—to make them do things because he tells them to, but that is not the modern way of getting things done. The progressive executive wants his employees to work with him rather than for him—he wants them to cooperate with him rather than to follow him. If this is his attitude, he must *sell* his ideas to the people he wants to influence, he must show them that his ways are right, and that it is to everybody's advantage to follow his directions. The successful executive, then, must apply to his inside letters many of the principles that he uses when he writes to outsiders with the purpose of making them do things. And

if it is necessary for the executive to use tact in his inside letters, it is even more necessary for the employee to do so when he seeks to influence his fellows

This consideration of the nature of inside letters and of the relations among superiors and employees is intended to show that although some of the general principles of business letter writing might be neglected in inside correspondence with less disastrous immediate results than if they were neglected in outside letters, yet inside letters, like all others, are written chiefly to make people do things, and the principles that make outsiders do what they are wanted to do are usually effective also in securing action from fellow members of a business organization.

**The four essentials.**—Let us review the essential characteristics of business letters, and see whether they apply to inside letters or not. Clearness is one of them. Should inside letters be clear? Why not? Every business letter should be clear, and lack of clearness is likely to be less easily excused, although not less easily remedied, in the case of inside letters than in the case of outside letters. What about conciseness? In an outside letter conciseness is advisable because without conciseness a letter is lacking in effectiveness. The same thing is true of an inside letter; and, besides, few organizations have place for a man whose written communications with his fellows are not short and to the point. The need for courtesy in inside letters has already been stated. The only remaining universal characteristic of successful business letters is correctness. Must inside letters be correct? They certainly must. But bear this in mind. Correctness for inside letters is not necessarily the same as correctness for outside letters. In other words, the standards may be different. The important point is that the inside correspondent usually does not have to give any consideration to the effect the form of his letter is to have upon the man who reads it. First impressions need

not be considered. Things may be done in a routine way that would be wholly out of place in an outside letter.

**Standards of correctness.**—With this thought in mind let us consider briefly each of the parts of a letter and find out what are the standards of correctness for inside letters. In the first place, the data ordinarily contained in the heading is important. The reader of any letter wants to know where it is from and when it was written. Many houses have a distinctive kind or color of letter paper and a special letter-head for inside letters, where this is the case the address in the heading need not be written. The date, however, is always needed.

Next comes the introductory address. Every letter should show on its face the name of the person to whom it was written, therefore the first part of the introductory address is necessary in all letters, and there is just as much reason for writing "Mr. Smith" instead of plain "Smith" in the case of an inside letter as there is in the case of an outside letter. But the second part of the usual introductory address is not always needed. An inside letter written on special stationery shows by that very fact that it is for office distribution only, and so it would be useless to write the name of the city in the introductory address of every inside letter. Only when a letter is written to a member of the organization in some other city, is his location necessary in an inside communication.

What about the salutation? It is not needed. As has been said before, in inside letters there is no thought of first impressions or of all the conventions that mark formal communications between people in different business organizations. Some conventions are unnecessary between those who are closely associated; and this is one of them. Of course an employee addressing his employer in writing would ordinarily not omit the salutation, if for no other reason than that it is a mark of respect, but it is not one of the

required marks of correctness in ordinary inside letters.

On many occasions it is necessary to write the same communication to several members of the organization. This is satisfactorily accomplished by making only one original and a sufficient number of carbon copies, and by having each addressee's name appear at the top of the letter. For example:

(Date)

Mr Sullivan,  
Mr Johnson,  
Mr Erickson,  
Mr Hobart,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(Signature)

A check mark should be made with a pen or pencil after one or another of the names on each copy to show which copy should be delivered to each of the addressees.

As far as the body of the letter is concerned, there is no reason for applying any different principles from those that apply to the body of an outside letter. In both cases, the letter should be written with due regard for all the universal principles of effectiveness.

Obviously a complimentary close is no more necessary than a salutation in the ordinary inside letter. If twenty notes a day pass between two individuals in the same office, it would be ridiculous to require a "Yours truly" on each one. Except in the case of more or less formal and unusual inside communications, the complimentary close is not needed.

This leaves only the signature to be considered, and of course the signature is needed in every letter. In an inside letter, however, it may not be necessary to place the

signature at the end of the letter; the rules of a business house may require it to be placed somewhere else, as will be seen later.

**Special letter-heads.**—Not only are the standards of correctness with respect to the parts of a letter different in the case of inside letters and in the case of outside letters; the relation of those parts to each other, and the position of a letter on a page may also be different. Nearly all large business houses now have special stationery for inside communications. The size of the letter sheets may be whatever best suits the requirements of the business. The paper is usually of some distinctive color, and sometimes different colored sheets are used for different purposes. The letter-head ordinarily provides for placing certain parts of the letter in certain specified positions, and the arrangement of these positions is entirely a matter for the taste and convenience of the individual manager to decide. There are no standards of correctness to be applied. The following is a reproduction of the top of a typical letter sheet for inside letters.

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### THE ELLSWORTHY COMPANY

#### *Office Communication*

Date \_\_\_\_\_  
 To \_\_\_\_\_ From \_\_\_\_\_  
 Subject \_\_\_\_\_

Take up one subject only on this sheet

**Long-distance inside letters.**—Most of what has been said has applied particularly to letters that are not to go outside of the office. Many business houses, however, have several offices, or they have members of their organization on the road, in both of these cases there seems to be no good reason why the same principles of correctness should

not apply as in the case of letters that are merely for office communication. Many branch office managers, for instance, have occasion frequently to write several letters a day to the superintendent of the factory or to the sales manager. Why should each one of these be a formal letter with full introductory address, "Dear Sir," and "Yours very truly"? There is no good reason for it, and yet many business houses have failed to put into effect a system that would do away with this waste of time.

**Letters to salesmen.**—Salesmen are possibly not in the same position as branch office employees. Salesmen frequently work under conditions that permit only a loose connection with the office; they may know little of office routine, and it may be difficult for them to appreciate the importance of timesaving systems. Sometimes almost as much effort must be expended to keep salesmen in the right attitude toward the house as to create a good impression on outsiders. For these reasons it is not always advisable to apply to letters to and from salesmen the same loose standards of correctness that are entirely appropriate for office letters. A letter written in any other than the ordinary form necessarily conveys the impression of haste and system and impersonality. Salesmen need just the opposite of impersonal treatment, they like to feel that their particular problems and needs are given careful, personal attention, and that letters written to them are considered important enough to warrant the little extra time necessary to put them in the accepted form. This is no criticism of salesmen—far from it. It is simply a recognition of the fact that the salesmen's work is so different from that of office workers that the standards of office communication cannot always be applied advantageously to letters to and from the company's outside representatives. When the salesmen work in close connection with the office, however, and when they have reason to understand the value and neces-

sity of concise, timesaving forms, their correspondence can often be handled in the same way as letters between fellow members of an office organization

The following is a suggestive letter-head for communication between members of the same organization who are not in the same office

THE ELLSWORTHY COMPANY <i>For Company Use Only</i>	
From _____	Date _____
To _____	At _____
Subject _____	At _____

**Letters to agents.**—Agents are in somewhat the same position as salesmen. An agent is an independent dealer, strictly speaking, and does not receive a salary from the company whose goods he is handling. For that reason he is usually to be classed as an outsider, and letters to him on inside stationery are ordinarily not appropriate. But just as there are cases in which salesmen are sufficiently in touch with the house to warrant the use of office stationery for their letters, so there are many agents who are agents in name only and who are really more closely connected with the house they represent than are many employed salesmen. The advisability of using inside stationery for salesmen and agents must be decided with the characteristics of each individual in mind.

This discussion has suggested the elasticity of the principles of correctness when they are applied to inside letters. They may be stretched even farther than has been indicated. But the student should never forget that this elasticity is possible only *in the case of inside letters*. For other



kinds of communications there is one standard, one accepted form, and this should be used until some other form, by reason of its utility and general acceptance, has proved itself worthy of adoption by the thoughtful, progressive correspondent.

## CHAPTER VIII

### COMPLAINTS—HOW TO WRITE THEM

One of the most unpleasant features of business is the necessity of writing letters of complaint. If there were no such thing as carelessness, if systems never went wrong, if accidents did not occur, and if all human beings were perfect, it is possible that the necessity of letters of complaint would disappear. But business is not yet transacted under those ideal conditions, and until the millennium arrives it will continue to be necessary for every business man at more or less frequent intervals to call the attention of those with whom he deals to matters that require adjustment. His problem, then, is not to avoid the necessity of making complaints, but rather to make them in such a way that they will accomplish their purpose with the least possibility of consequent friction and ill-feeling.

**Write complaints to get results.**—The important point to remember about letters of complaint is that they must always be written with the definite purpose of remedying some unsatisfactory condition. They must *never* be written simply for the sake of enabling the writer to express his outraged feelings. If there is no possibility of remedying the conditions, a letter of complaint is futile and had better not be written at all. If there is a possibility of remedying the conditions, then the letter of complaint should be written in such a way as to insure the conditions being remedied. If this one fundamental principle were always borne in mind, there would be less profitless controversy by correspondence, and quicker and more satisfactory adjustments

of difficulties arising in the relation between buyers and sellers

**Courtesy.**—Every letter of complaint, then, is written in order to make the reader do something that the writer wants him to do. How is this to be accomplished? The first general principle is as follows: Never say anything in a letter of complaint that would have the slightest tendency to antagonize the reader and make him unwilling to adjust the difficulty to your satisfaction. Reduced to more simple terms, this means that **COURTESY**, in capital letters, is the first essential in writing successful letters of complaint.

**Why discourtesy does not pay.**—The opposites of courtesy are anger and sarcasm and brutality and all the other qualities sometimes displayed by the man who thinks he has been treated badly and who fails to give any consideration to the other man's point of view. Now, no one contends that an angry complaint does not sometimes get results. There are times when a man goes into a store in fighting spirit because the goods he has purchased have gone wrong, and, if the salesman in the store keeps his temper in the trying situation, a satisfactory adjustment is likely to be made. In the same way, an angry and sarcastic letter of complaint may be mailed under the influence of very annoying circumstances, and the reader of the letter may be so good a business man that he will ignore the writer's discourtesy and will treat him as well as he would treat the most courteous customer. But how is the angry complainant to know that his discourteous letter will be read by a man who is more courteous than he is? It is not worth while taking the chance. And, furthermore, a discourteous complaint is not a good foundation for future friendly relations. So there are three good reasons why discourtesy in a letter of complaint is bad business. The first is that courtesy is the mark of a gentleman. The

second is that the discourteous letter may so antagonize the reader as to make him unwilling to adjust the difficulty satisfactorily. And the third is that many houses will not consider as a desirable customer a man who is so unreasonable and so thoughtless of the rights of others as to couch his letters of complaint in discourteous language.

**Two attitudes toward complaints.**—When a business man has a complaint to make, he may have one of two points of view. First, he sometimes takes the attitude that the complaint, to be effective, must be expressed with some degree of sharpness, he does not intend to be discourteous, but he thinks he must express himself so forcibly that there can be no question about his dissatisfaction and about his intention to secure redress. If a business man looks upon a complaint in this way, it is evident that he believes the person at fault is so careless and so unwilling to remedy the unsatisfactory conditions, that he would not do so if the facts were simply brought to his attention, unaccompanied by a decisive expression of the customer's dissatisfaction with them. The correspondent who has this point of view might write as follows:

Two weeks have passed since I placed my order with you. This delay is needless and annoying, and I must ask your immediate attention to my order if you care to retain my custom.

Of course this is discourteous, because the customer has given no thought to the possibility of the goods' having been shipped and delayed in transit, and he unwarrantedly accuses the seller of carelessness, without first investigating the facts. But the man who writes in this way does not usually mean to be discourteous. He only knows that he has not received the goods, he wants them badly; and he thinks the best way to get them is to "stir the house up a little."

But there is another possible point of view for the man

who has a complaint to make. The complainant who has this point of view simply states the facts, he does not use sharp language, because he believes the house with which he is dealing is so willing and eager to adjust difficulties that it will take the necessary action as soon as it receives an intimation of dissatisfaction with its policies, goods, or services. The man who has this point of view would write simply the facts, and would leave the reader to draw his own conclusions. Thus

On January 14 I placed an order for goods, which was acknowledged on the sixteenth. The goods have not yet arrived. Please send a tracer after them if they have been shipped, as I am greatly in need of them

**State only facts in first letter.**—It is needless to say that this second point of view is the one for the complainant to adopt in ordinary circumstances. Most houses are now in business to sell satisfaction as well as goods, and the complainant should take it for granted that this is the policy of the house with which he is dealing, until he has had reason to take a different attitude. Accordingly a *first* letter of complaint on any subject should be nothing more than a mere statement of facts. Its language should be rather formal, because the writer is likely to feel some degree of dissatisfaction even if he is required to suppress its expression, and formality is the best shield against an improper expression of strong feelings. For example, many large shippers are continually under the necessity of asking railroads to trace delayed shipments. There are so many of these requests that printed forms are sometimes provided for the use of the shipper in making his complaint. There is certainly nothing much more formal and lacking in feeling than a printed form. And even where a form is not used, the shipper should state nothing more than the facts. Thus:

Our shipment of October 3 to Messrs Thomson & Harvey, Kenosha, Wis, was reported undelivered on October 23. A copy of the way bill is attached hereto. Please trace the shipment and arrange for prompt delivery.

This same principle should be applied whether the complaint has to do with an unsatisfactory shipment of steel rails or with the discourtesy of an employee. The recipient of the letter should always be given a chance to show his good faith and his desire to do the right thing, before dissatisfaction is expressed with the way in which the matter has been handled. In other words, do to your correspondents as you would have your correspondents do to you.

**Express dissatisfaction in second letter.**—But unfortunately there are still some business houses that fail to give due attention to complaints, and do not insist that their employees shall be very prompt in making proper adjustment of the unsatisfactory conditions that are brought to their attention. In such cases it is entirely proper for the complainant to take up the matter again, and in the second letter there may be good reason for the use of forceful language—although forceful language never means discourteous language. For example, the second letter to a railroad company might be written in the following spirit:

Please refer to our letter of October 24, in which we advised you of the non-delivery of our shipment of October 3 to Messrs Thomson & Harvey, Kenosha, Wis. The shipment has not yet reached its destination. We have received no reply to our letter and no evidence that any attempt has been made to trace the shipment. Please let us hear from you immediately.

A letter like this ought to get action. There is not a discourteous word in it, and yet it clearly expresses the shipper's dissatisfaction, and his intention of keeping after the matter until he gets what he wants.

**The last resort.**—Sometimes even a third letter may be necessary, and it is natural that the language of the

writer should become more forceful with each succeeding communication For example :

We call your attention to our letters of October 24 and October 31, with reference to non-delivery of our shipment of October 3 to Messrs Thomson & Harvey, Kenosha, Wis We are entitled to an immediate explanation of your lack of attention to our letters We shall discontinue shipments via your road until this matter is adjusted to our satisfaction

The threat is to be used only as a last resort If a matter reaches a point where the complainant has to threaten loss of trade or legal proceedings in order to get satisfaction, it is probable that the matter has passed out of the realm of diplomacy, and is ready for the lawyers If a house refuses to give attention to letters of complaint, it is certainly not the kind of house with which to deal.

**When the complaint arouses controversy.**—Complaints have to be followed up, however, not alone because the first letter was unanswered, but, more frequently, because the recipient of the letter has replied and has failed to give the complainant satisfaction What is to be the tone of the follow-up letters in this case? Is courtesy to be forgotten? No, courtesy is never to be forgotten. One foolish storekeeper wrote as follows in his second letter of complaint :

I ought to have known better than to deal with people like you Here I tell you that you did not send the goods I ordered, and you write back that the goods were like the order Don't you suppose I know what I ordered? I want what I ordered, and I want it at once And as for the goods you sent, why, you can do what you please with them I won't be responsible for them

Nothing is ever gained by a letter like this It proves the writer to be small-minded and lacking in self-control; and if a man does not possess self-control, he is usually lacking also in other qualities that make for business success This is how the letter might better have been written

In your letter of January 23 you tell me that your shipment to me of January 10 was in accordance with your letter-press copy of my order. I am sure there must be some mistake about this. I herewith send you my own letter-press copy of the order. The quantities are certainly not those that were sent to me. Is it not possible that when the order was copied in your office, the figures were so blurred that the shipping clerk misunderstood them? At any rate, I believe you will agree with me that my own letter-press copy is conclusive, and I should be glad to have you make prompt adjustment along the lines mentioned in my former letter.

**When to stop writing.**—Of course if a business house absolutely refuses to make an adjustment which sober judgment indicates to be fair and reasonable, the law is at the complainant's disposal if the amount involved is large enough, and he also is at liberty to transfer his future trade elsewhere. There is nothing else to do. A series of impotent letters expressing anger and contempt subjects the writer to the ridicule of his correspondent. One should never put himself in this unfortunate position. If the cause is a just one (and, of course, there should be no possibility of making a complaint unless one believes he has just cause to do so), the letters should clearly show the complaint is actuated by calm reason rather than by angry impulse. The man who holds himself in hand and who dignifies his cause by the dignity of his presentation of it, is the one who commands the respect of the correspondent and who gets action and satisfaction.

If reasonable objections to the satisfaction of a complaint are presented, the complainant should either bring equally reasonable arguments to answer the objections, or should show himself to be reasonable by abandoning the controversy. This is merely common sense. Do not complain for the sake of complaining—no one does that. But some people continue a controversy after they have been shown that they are wrong, simply because they think it undignified to abandon a position that has once been taken. This is



ridiculous, it is illogical and unbusinesslike; and yet much complaint correspondence is continued to wearisome lengths just because the complainants refuse to acknowledge themselves wrong. Successful business cannot be carried on in that way. It wastes time and it wastes temper and it does not get results.

**Summary.**—The following points summarize the important things to remember in writing letters of complaint:

- 1 Courtesy, of course
- 2 State the exact facts—be clear
- 3 Give nothing more than the necessary statements about facts—be concise. Do not write a long letter, because that offers opportunity to include something that ought not to be said.
- 4 The first sentence should refer at once to the subject matter of the complaint. That is, do not register dissatisfaction first, and then state what the complaint is about. Get right down to facts in the first sentence. Thus.

On Saturday, July 13, between four and five o'clock, my wife was subjected to great indignity by one of the clerks at your silk goods counter. The facts are as follows etc.

5 The body of the letter should be a logical arrangement of the facts—nothing more. What a logical arrangement is must be determined for each case. Usually the logical arrangement is the chronological arrangement—which means a statement of the facts in the order in which they occurred. A complaint in which the facts are *not* chronologically arranged is as follows.

Your shipment of oranges arrived in very bad condition. These goods were shipped by you on April 14 and were ordered by me on March 26.

This is what might be called the "newspaper style" of telling a story. The important fact is stated first; and, as has been seen, in many kinds of business letters it is vi-

tally important that the main point should be stated first. But letters of complaint are not in this class. The man who makes a complaint is not selling anything; he is not seeking to attract the reader's attention—he can be very sure that every letter from a customer is at least read. He simply wants to make a dispassionate statement of facts, and he wants to make it in such a way that the reader of the letter can verify the statements and can look up his records with the least possibility of error and delay. This is usually best accomplished by making the statements in chronological order. Thus

On March 26 I ordered one car-load of oranges from you. They were shipped on April 14, and arrived here yesterday. The shipment was in very bad condition, as is shown by the agent's notation on the bill of lading enclosed, etc.

The reference to the date of the order and the date of the shipment is for the purpose of enabling the shipper to identify the shipment exactly. The value of making the statement of the facts in the order in which they took place is self-evident.

6. There are two ways of closing a letter of complaint. One way is to make the last statement of facts, and then to stop. Another way is to add an expression of hope that the matter will be adjusted satisfactorily. The first method is illustrated by the following:

Gentlemen

The goods that you shipped to me in accordance with my order of May 31 arrived to-day, and are not satisfactory. The material of the clothes does not seem to be the same as that of the sample, and the shoes do not fit. I am holding the goods subject to your order.

Yours very truly,  
(Signature)

The second method of closing this letter would add a sentence to it. The added sentence might be as follows: "I

hope you will exchange the goods for others that are more satisfactory," or, "Your prompt adjustment of this matter will be appreciated." But the letter is strong as it stands, and any addition weakens it. The complainant should state merely the facts, he should take it for granted that the reader of his letter will be only too glad to make satisfactory adjustment, and he can serve his purpose best by preserving comment until the reader has had a chance to show his attitude in the matter.

## CHAPTER IX

### COMPLAINTS—HOW TO ADJUST THEM

**Attitude of the adjuster.**—It is clear that in writing letters of complaint the important thing is to look at the matter judicially, to consider the reader's point of view, and to say nothing that would lessen the effectiveness of the letter. The important point, in other words, is the attitude of the writer, rather than the form of the complaint. The attitude of the writer is also the thing of chief importance in the consideration of the reply to a letter of complaint. What to say and how to say it are entirely dependent on the writer's attitude. Every business house has a certain policy, expressed or understood, that determines its methods of treating those with whom it deals, and a vital part of that policy is the attitude toward complaints. To consider replies to complaints, therefore, it is first necessary to consider business policies so far as they have to do with the treatment of customers.

**The ancient selling policy.**—In the language of the law there are many expressions that hark back to cruder business methods than are in vogue to-day. One of these expressions is "caveat emptor." "Caveat emptor" means let the buyer beware. That used to be the policy of business men, and the policy was so general that it found expression and enforcement in the common law. The idea was that the buyer and seller met on an equal footing, the buyer had as good an opportunity as the seller to know what was being sold, and, if he failed to take advantage of his equal opportunity to investigate the proposition thoroughly, it was

probably his own fault if he was defrauded. There was a considerable measure of truth in this idea in a day when all sales were made by personal salesmanship—when the buyer and seller faced each other with the goods between them, and arrived at a mutually satisfactory basis of sale by the simple method of direct, face-to-face bargaining.

**Questionable modern practice.**—If these conditions still existed—if *caveat emptor* still expressed the general policy of business men—it would be a simple matter to answer complaints. The way to handle them would be to ignore them. Of course this would alienate the customer; but, then, the seller would have secured his profit on the original sale, and he could direct all his efforts toward getting new customers rather than holding old ones. Unfortunately there are some business houses that continue to do business on this mediæval basis. Their slogan is "A sale is a sale;" by which they mean that when the title to the goods has passed or when the contract to sell has come into existence, their responsibility has ceased, and the customer must stand the loss if he has any complaint to make. The only responsibility they recognize as attaching to themselves is legal responsibility, and they even evade that until they are forced to take cognizance of it by process of law. The houses that do business in this way care little about a customer's good will. They usually deal in something that could be sold but once or twice to the same person, anyway, and they devote their energies to widening their field of operations rather than to cultivating it intensively. They give little thought to complaints, and there is no need to say more about them here.

**Selling satisfaction.**—In the great majority of cases, however, selling methods have changed. The postal system has come into being, advertising has built up credit for goods, men deal at long range with each other, and there are a thousand complications to the sale of goods, which

were not dreamed of when *caveat emptor* was the invariable rule. Nowadays the buyer very frequently does not have an equal opportunity with the seller to know all about the things that are offered for sale. The whole fabric of modern business is built on credit and on confidence in the right intentions of both buyers and sellers. The most successful organizations no longer do business on the basis of *caveat emptor*. The modern slogan is "Sell satisfaction," which means that no sale is complete until the customer is satisfied. A customer, if he is worth having, is worth treating right and keeping, and goods, if they are worth selling at all, are worth selling in such a way that they will stay sold. Competition is keen. It costs money to get a customer. Modern accounting often enables the seller to figure down to dollars and cents just how much it costs him to make his first sale to a new buyer. Frequently he finds that the cost of the sale entirely swallows up the profit. What is the use of making it, then? Because if the customer is satisfied, he will probably order again without much solicitation, and the profit on his future business and on the business of the customers he brings with him will yield a good net profit on the sum total of the transactions.

**Selling policy determines complaint adjustments.**—It must be assumed that the modern fair-play, satisfaction-guaranteed, meet-the-customer-more-than-half-way policy is the policy of the business organization with which the reader of this book is connected. Unless this is the case, it is useless to consider methods of adjusting complaints by correspondence, because all the principles of answering complaints are based on the assumption that a satisfied customer is the best advertisement a house can have.

**Complaints inevitable**—With the policy settled, then, the next step is a consideration of the methods of putting it into effect. It is customary to begin by saying that the best way to handle complaints is to conduct business in such

a way that there will not be any complaints. This sounds very well, and it is not bad advice, but unfortunately it cannot be done. There never was a man-made system that did not fail at times, there never was a human being that did not sometimes make mistakes, and there will never be a business organization that can afford to neglect making satisfactory provision for the complaints that are sure to be made in greater or less number by those with whom it deals.

**Adjust complaints by letter the same as in person.**—For practical use the first principle for the complaint adjuster to remember is that he should treat the customer who sends his complaint by mail just as he would if the customer confronted him in person. If a man goes into a store in an angry mood, the efficient salesman pacifies him and soothes him, and satisfies his complaint, if that is possible, in such a way as to get his lasting good-will. This ought to be the purpose of the letter-salesman—for the complaint adjuster is certainly a salesman if he is anything at all. Too often, however, when dealing with a customer at long range, there is a temptation to express thoughts that would never be harbored if the customer were present in person. The successful adjuster never gives way to this temptation, and he has so schooled himself to look upon complaints impersonally that he is seldom tempted to give expression to impolitic utterances.

**Take the complainant's point of view.**—Another general principle for the adjuster is this: it is always advisable to try to get the complainant's point of view. With the exception of the negligible number of cases in which the complaint is made with a dishonest purpose, the complainant always thinks he has good grounds for complaint—and probably in the majority of cases he has. Too many adjusters treat most complaints as if they were inspired by a desire to defraud the house. Obviously this attitude is not con-

ductive to mutually satisfactory adjustments. It is necessary for the man who answers a complaint to try to put himself in the place of the man who makes it. To be sure, the adjuster is employed by the seller to look out for the seller's interests, but it has been shown that in modern merchandising the interests of the seller and of the buyer are so closely related that it is impossible to distinguish between them, and for that reason the best method of serving the seller is to serve the buyer by looking at a transaction through his eyes.

**Answer complaints promptly.**—All complaints should be acknowledged promptly. During the entire time that a customer is waiting for a reply to his letter of complaint, his dissatisfaction is growing, and, if the period is too long, his dissatisfaction will reach a point where it will be exceedingly difficult to satisfy him. Nothing so aggravates a just cause for dissatisfaction as intentional or unintentional disregard of the letter of complaint. Few reputable houses intentionally disregard letters of complaint, but many of them are frequently guilty of delaying their replies to such letters. The longer the reply is delayed, the more difficult the matter is to settle. Every business house should have an absolute rule that every letter of complaint must be answered the day it is received; because if this is not done, the customer almost invariably assumes that he is the victim of wilful negligence, and surely this idea, added to the original cause for dissatisfaction, does not help the seller.

**Do not wait for full investigation.**—There are comparatively few complaints that can be adjusted immediately. Almost all of them require investigation before a final reply can be given to the complaint. Unless this investigation can be completed within a few hours the original letter should be answered at once in such a way as to convince the complainant that his troubles are giving the seller much concern, that the greatest care will be taken to sift the difficulty



to the bottom, and that the seller is as anxious to please the buyer as the buyer is to be pleased. Suppose, for example, that a customer has written to his jobber, complaining that his order has not been filled. The adjuster, on receipt of the letter, makes a hasty investigation in the order department, and is unable to locate the order. He does not want to say definitely that the order was not received, because his investigation has not been complete enough to assure him of that fact. So he writes as follows:

My dear Sir

I am very sorry to learn from your letter of August 2 that you have not yet received the goods called for in your recent order. I have been asked to look into this matter and find out where the blame lies, and I assure you that I'll make it my business to see that you get the goods you want without further delay. We value your custom too highly to have you think for a moment that your orders are not given our careful attention.

I have tried to find your order, but investigations take time, and we don't want to waste any more time in getting the goods to you. Therefore I suggest that you send us a duplicate of the order. If you need the goods badly, wire the order at our expense. But if you can wait three or four days for them, an order in a letter will get the goods to you at once, and will save us some expense.

We think we have a good system for handling orders, but the best of systems go wrong sometimes. I don't know just where the trouble is in this case, but I am going to find out. In the meantime, please address your duplicate order personally to me, and then there won't be any chance of its going astray. I'm mighty sorry about this occurrence, and I want you to know that we are going to do our utmost to serve you.

Yours very truly,  
(Signature)

This letter illustrates several things.

**When to write familiarly.**—When the complaint is not an abusive one, the reply can often well be phrased in colloquial and familiar terms. What the complainant wants to know is that his complaint is being given careful, per-

sonal attention, and this impression is well conveyed by the use of familiar, although courteous, language

**Write in first person**—One excellent method of convincing the complainant of the personal attention that will be given to his complaint is to have the reply written throughout in the first person, even when the organization is a partnership or corporation, and to have it signed by some individual, without the organization name. When this is done, of course the entire series of letters that may develop from the initial correspondence should be handled in the same way.

**Avoiding details in first letter.**—It is well even in the case of mere acknowledgment of the receipt of complaints to give the complainant some degree of satisfaction—to indicate exactly what is being done and what will be done to settle his difficulties. This is not always possible, however. Sometimes nothing but a mere courteous acknowledgment of receipt can be sent. For instance, a customer who has purchased an expensive steam engine writes that it is not in accordance with the specifications. To find out whether or not this is the case requires time, and in the original reply it would not be well for the adjuster to commit himself to anything more than a desire to do justice to the customer. He might write as follows:

My dear Sir:

We regret exceedingly that you are dissatisfied with the engine that was recently shipped to you. Adherence to specifications and satisfaction of customers are very important matters with us, and we want to make a complete investigation of this matter before we venture a full reply to your letter. Please give us a few days, therefore, to go into it thoroughly. You may be sure we will do all in our power to adjust your difficulties.

Very truly yours,

(Signature)

When a complaint is answered at first by a mere letter of acknowledgment, of course the complete reply should be

made without delay. The first letter is simply an evidence of good faith, and it soon loses its effect unless it is promptly followed by a definite attempt on the part of the seller to satisfy the customer.

**Do not neglect little complaints.**—There is a temptation sometimes to neglect the little complaints. When the amount involved is considerable, or when the customer is an important one, it is easy to give the complaint the proper amount of attention. But when the mail brings complaints from obscure customers, they are sometimes overlooked while the more important matters are being given attention. This is bad business. No complaint should be neglected, the small customer of to-day may be the big buyer of to-morrow, and carelessness in the handling of his business now may result in his antagonism and in the loss of much profitable trade in the future.

**Complaints as assets.**—Is the receipt of complaints a necessary evil? That used to be the idea, but it is wrong. A complaint ought to be made into an asset, and it can be with proper handling. A complaint is almost as valuable as an order—for two reasons. In the first place, it gives the seller an opportunity to show a real, personal interest in the complainant, and to treat him so liberally that his future custom will be assured. In the long run it is cheaper to keep old customers than to get new ones; and, besides, the satisfied customer is an enthusiastic advertiser—his personal recommendations bring new customers. In the second place, the receipt of complaints brings to light weaknesses in goods and systems that must be strengthened if the maximum success is to be achieved. The thoughtful business man does not look upon complaints as impertinent criticisms of his business methods; he takes advantage of them to find out what is wrong with his business and to correct the things that are responsible for the complaints. So a

complaint is a double asset, to be courted rather than avoided, and to be treated as carefully as an order

**Drawing out complaints.**—There are two kinds of customers—one kind is willing and ready to make complaints when anything goes wrong, and the other kind is not. Most of this discussion is devoted to a consideration of what to say when a complaint is made. But what about the people who do not volunteer complaints? Surely it is just as important to satisfy them as it is to satisfy those who voice their dissatisfaction. Many houses make a determined effort to draw out complaints from their customers. Here are two letters that brought big results.

Dear Sir.

I was looking over our records a few days ago, and I noticed that you haven't been so good a customer of ours in the past twelve months as you used to be. I wonder what we have done that has caused you practically to stop trading with us.

So I have decided to drop you a line and ask you if you aren't willing to tell me frankly just what the trouble has been—whether there is anything we haven't done that we should have done, and whether there is anything we can do NOW to get you back on our list of regular customers. If we can, we surely want to do it.

Of course accidents will happen at times, and if one has happened in this case, I hope you will tell me about it. I think I can settle the trouble the very day I get your letter.

Won't you write me personally on the back of this letter, and tell me just how you feel about trading with us? Please use the enclosed (stamped) envelope, as I want your reply to come to my desk unopened.

Yours very truly,  
(Signature)

P. S. The best catalog we have ever issued is just now coming off the press, and I am sending you a copy of it to-day. I hope you will look through it carefully.

This letter brought many complaints. They were given careful attention, and the result was a large increase in the

number of regular customers Another letter of this type is the following:

Dear Sir

Is your cash register working satisfactorily? Does it carry out the system that you planned when you bought it? Does it accomplish everything you want it to do, or can you suggest some improvement?

The year is about over, and before it closes I want to be sure every user is thoroughly satisfied I should like to call on each one personally, but as there are over 14,000 in my territory, it would require too much time to get around

If you are not getting just the results you want, we shall be glad to help you with any suggestions we can make by letter, and to have a representative call if you wish

Perhaps you know three or four merchants who ought to have cash registers, or who might be interested in them I should appreciate the favor very much if you would kindly send me their names This information would, of course, be treated in confidence

A stamped postal is enclosed for your convenience in sending in these names

Yours very truly,  
(Signature)

**Non-voluntary complaints must be satisfied.**—When a complaint is made in response to a letter of this kind, the writer has no recourse but to adjust the complaint to the customer's entire satisfaction If he does not do so, he might better have left the customer undisturbed But when a complaint is plainly asked for and then adjusted generously, the customer is usually turned into a most effective advertisement for the house that has treated him so handsomely This matter of advertising value of a generous adjustment of complaint is something that the letter-salesman should never forget

**Keeping the reasonable customer satisfied.**—This is suggested as one method of uncovering the dissatisfaction of the uncomplaining, reasonable, quiet customer Even this method, however, is not always effective The cus-

tomers who does not volunteer complaints is not always willing to make them even when asked. His attitude is that there are many houses with which he can do business, and that if he is dissatisfied with one, it is his privilege and duty to transfer his trade to another. He dislikes controversies, and he avoids them by refusing to make complaints, and by quietly going elsewhere to buy. Many business houses neglect this class of customers. They seem to feel sure of the business of the reasonable, quiet, uncomplaining customer, and they do not give him enough attention. It is not pleasant to receive ill-tempered complaints, so an attempt is made to avoid these complaints by giving particular attention to the orders of the man who is constantly "kicking." When there are only enough goods in stock to fill one order, the "chronic kicker" sometimes gets first attention to the disadvantage of the man who does not make complaints. This is a bad policy. The uncomplaining customer is the one whose trade should be most appreciated. He is the one who should be shown the little favors that hold custom. Personal attention should be given by some one to his orders. He should frequently receive inquiries about the goods and service he is getting. A constant effort should be made to be sure that he is satisfied. The best way to insure the satisfaction of all classes of customers is for every one in the employ of the seller to develop a habit of giving intelligent attention to *all* accounts, of looking upon the customers as real persons instead of as names in the ledger, and of applying the Golden Rule in all their business relations.

**Answering courteous complaints.**—When a complaint is finally drawn from an ordinarily uncomplaining customer, it is usually in such courteous form that its manner of expression gives the seller no difficulty. It can often be classified under one of the several important kinds of complaints that are to be considered later. But the problem in the case

of the voluntary complaint is not so simple. With respect to the manner in which they are expressed (and not the matter which they contain), voluntary complaints may be classified as either courteous or discourteous. If they are courteous, they are handled with the same comparative ease as are non-voluntary complaints. It is the discourteous complaint that causes the adjuster the greatest difficulty. The following are some of the principles to be applied in handling complaints that are expressed discourteously.

**Answering discourteous complaints.**—No matter what may be the temptation to "talk back" to the man who writes an angry or sarcastic letter of complaint, there is not the slightest excuse for a single discourteous word or suggestion in the reply. Much has already been said about courtesy in business letters, and much more will be said about it. It is the one big requirement that needs to be firmly grounded in the consciousness of every correspondent. The letter files of any business house can show many pitifully ineffective letters dictated in anger and in thoughtless disregard of the simple demands of common decency. There is nothing like discourtesy to mark a man as lacking in ordinary business sense, and it is for that reason that courtesy has been, and will be, emphasized over and over again. The first direction, then, with regard to adjustments of complaints is to be courteous. The complaint adjuster is paid to swallow insults, and to act as if he liked them. It is his business to smile at angry statements, and to let sarcasm remain unanswered. He is paid to *adjust* complaints—not to feed the fuel of wrath by adding fresh cause for controversy. It is his duty to return good for evil—not alone because that is the ethical thing to do, but also because it pays, and because he cannot hold a position as complaint adjuster unless he does do it.

**Impersonal tone sometimes advisable.**—A good rule is to answer discourteous complaints in a strictly impersonal

tone, to ignore everything in the complaint except the facts, and to be careful not to let the tone of the reply be affected in the slightest by the tone of the complaint. It has been said that most complaints ought to be answered in more or less familiar, direct language. The personality of the complaint adjuster should usually be pronounced in the letter, and he should try to get into intimate, personal contact with the complainant. But when the complaint is discourteous, when there is plenty of evidence that the writer of the letter is angry and ready to withdraw his trade at the slightest incentive, then it is often best for the adjuster to efface his personality as much as possible, and to write in a strictly courteous though impersonal way.

**Getting the personal touch.**—The cases in which an intimate tone is preferable, however, are far more numerous. When the adjuster wishes to emphasize the personal element in the adjustment, it is well for him to say that "the matter will receive the writer's personal attention," if the firm name is signed first, or "my personal attention," if the policy is to have individual signatures in letters of adjustment. Another expression that seems to have marked soothing qualities is this: "We should feel exactly as you do if we were in your place." To agree with the complainant at the very start of the letter of adjustment disarms opposition and paves the way for bringing the complainant around to the adjuster's way of thinking later in the letter. If a complaint has been phrased courteously, and if the complainant has shown patience, he should be thanked for his courtesy and patience, but he should not be thanked if he has not shown these qualities. If a man writes a sharp letter of complaint, he is fully aware of what he has written, and if the adjuster then thanks him for his courtesy, he knows that he is the victim of sarcasm. There are a great many things to be avoided in letters answering



complaints, but nothing is to be avoided more absolutely than sarcasm

**Avoid attempted humor.**—A sense of humor is valuable in adjustments as it is in everything else, but it must be tempered by discretion. Some adjusters attempt to secure the desired intimate relation with complainants by writing facetious letters. Humor is certainly not to be kept out of all business letters—if a prospective customer smiles with you, he is in a good humor to listen to what you have to say, but it is doubtful whether the reply to a complaint is ever the place for facetious remarks. The complainant wants his troubles taken very seriously, he is affronted at any suggestion that his complaint is a joke, and there is always the possibility of that inference when humor is introduced into the reply. The safe rule in adjustments, as in advertisements, is to keep away from attempted humor. Here are two letters quoted in one of the System Company's books. The first letter was written by a facetious adjuster, and shows what can happen when the correspondent fails to take a complaint seriously

Your eyesight must be going back on you. The paper you ordered is certainly identically the same stock as the sample you named. Take it to the window and look again.

There is no need of suggesting what would happen when the average customer received a letter like that. A far better reply to the same complaint would be the following:

We are surprised to learn that the Golden bond does not seem to match exactly the sample from which you ordered. Could you by any chance have confused this with Gordon bond, which is right next to it in the sample book? These two lines are very similar in finish, and the fact that there is also a similarity in the names has given rise to errors of this kind once or twice before. I wish you would refer to the book and see whether this might be the cause of the discrepancy.

If it is not, and you will send us a sample of the paper you re-

ceived, we will have the trouble looked up here immediately. We are always very careful to check over outgoing stock and to see that it is just what was ordered, but we realize that an error might have been made somewhere in the process of packing and shipping, and we will be more than glad to correct it.

**Handling the irritable customer.**—The hardest kind of complaint to adjust is the one that comes from the naturally irritable and complaining customer. The man who seldom complains, but who does voice his dissatisfaction unmistakably when he feels that he is really wronged, is usually reasonable, and can be satisfied by having the matter corrected and by a frank statement of the misunderstanding or of the cause of the error. The irritable customer, however, does not always give evidence of being reasonable. He likes a controversy, and hates to admit that he is ever wrong. He looks for faults, and seems to be disappointed when he does not find them. Every complaint adjuster knows this type. In the first place, it may be said that when a customer has been proved to be entirely unreasonable, it is useless to attempt to hold his trade, because he would scarcely be satisfied with any concession that might be made to him. But there are few who are hopeless. Even the most unreasonable and irritable customer usually has a spark of reasonableness. If he is unreasonable and irritable, he usually knows it, and experience has taught him that his complaints are trying to adjusters, and that he is likely to receive rather sharp letters in reply to his querulous complaints. He is agreeably surprised, therefore, if his irritability is wholly ignored, and if he is treated by an adjuster exactly as the most reasonable customer would be treated. He cannot help being flattered a little by the implication that he is reasonable, and he then is in the proper frame of mind to accede to the adjuster's suggestions. Here is an illustration of the application of this principle.

**The complaint:**

Gentlemen

The goods you sent me on September 6 have arrived, and they are pretty bad. I have had lots of trouble with your goods lately, and I guess if you can't do better by me, I'd better find some one who will. I don't want this last shipment, but I'll hold it until you tell me where to send it.

Yours truly,  
(Signature)

**The reply:**

My dear Sir

We are very sorry that you are dissatisfied with the goods we recently sent you. We have looked up the shipping ticket and the order, and find that the shipment included just the things you ordered. It is possible, of course, that there was some misunderstanding about the quality of the goods desired, and you may be very sure that we shall be glad to make suitable exchanges if you decide that other qualities would suit you better. We have to make goods in different grades to suit the different classes of trade; and while it is true that the goods shipped to you were not of the first grade, yet they were excellent value for the money, and, from your order, we presumed that they were what your customers required. Naturally we are always anxious to sell the better grades, and we shall be only too glad to credit you with the value of the last shipment and to have it shipped back to us, if you care to exchange it for other goods.

If you have had difficulty with our goods heretofore, we regret exceedingly that you have hesitated to tell us about it. We find that you have written us at various times about shipments, but there has been nothing from you recently, so we supposed all our shipments were meeting with your satisfaction. We are here to make things right, and if you find that anything is wrong with our goods, we only ask that you write to us and give us an opportunity to make it right.

Won't you please write me a personal word or two, telling me just what difficulty you have found with the last shipment, and whether or not you believe you could use a better quality of goods than that which you have been ordering? I want you to be satisfied, and I assure you I shall do everything in my power to help you.

Yours very truly,  
(Signature)

This is a long letter, but a short one would not have answered the purpose. The irritable, complaining customer does not want terse treatment. He needs an appeal to his common sense, so expressed, however, as to avoid the implication that he is unreasonable. Such cases are not easy to handle, but the letter that has just been quoted shows how it is sometimes possible to apply the proper principles.

**Do not argue.**—The fact that a customer can be reasoned with does not provide an excuse for arguing with him. Of course in selling letters, a carefully limited kind of argument is necessary; but argument, in the sense of contention, has no place in the reply to a complaint. If a customer is dissatisfied, he does not want proof that he is wrong—he wants satisfaction. So if there is a chance of his being right, there should be no attempt to prove him wrong. But if the adjuster knows that the complaint is due to a misunderstanding, or if it is clear that the seller cannot and should not be held responsible for the difficulty, then the complaint requires a careful letter of explanation,—but not of argument. If the explanation does not satisfy the complainant, then there are two possible conclusions; either the explanation was not complete and logical enough, or the complainant is unreasonable and not to be satisfied by anything the adjuster may do. In the former case, the remedy is a more careful explanation, although without any attempt to combat specifically the customer's ideas; and in the second case, as has been seen, the customer is scarcely worth keeping. The following letter illustrates how an undiplomatic correspondent tried to settle a complaint by arguing with a customer. It is needless to say that he was unsuccessful.

Dear Sir

We are surprised at your intimation that we have never shipped the goods you ordered several weeks ago. We told you that we

shipped them on October 8, and it seems very strange that you should doubt our word. Besides, we hold the express receipt to prove shipment, and we will gladly show it to any friend of yours in the city whom you may ask to come in to see it. We have certainly done our part. You ought to know that express companies frequently fail to deliver goods promptly, and this seems to be an illustration of that fact. The express company alone is responsible for your difficulty.

Still, as we know you need the goods, we are filling the order again, and shall make shipment to-day. We hope the duplicate shipment will reach you promptly. Please advise us if the first shipment ever reaches you.

Yours very truly,  
(Signature)

**Satisfy completely or not at all.**—Not only does the writer attempt to argue with the complainant in this letter, and to show him that his position is untenable, he also does something that is just as bad—he really satisfies the complaint, but he does it in such a way as to lose half of the good effect of the settlement. If the complaint adjuster intends to satisfy the customer, by all means let him do it without leaving a sting. This matter will be considered more carefully a little later. For the present, let us return to the consideration of the folly of argument in a reply to a complaint. The following letter is the preceding one rewritten. It explains, but it does not argue. It contains nothing to add to the customer's sense of grievance. It satisfies the complaint, and it gets the full value of the settlement, in good-will and obligation on the part of the customer.

My dear Sir

We certainly can't blame you for thinking that the goods were never sent to you, as you suggest in your letter of January 17. We know just how annoying such a delay is, and we thank you for the patience you have shown under the aggravating circumstances.

Our records show that the express company receipted for the package that was prepared for you. We find a record also to the

effect that the express company was asked particularly to make quick delivery of this shipment. All of which, we know, doesn't help you to get the package, but it does, perhaps, explain who is at fault.

Many shippers hold that their responsibility ends as soon as a shipment is turned over to the express company or railway. That isn't our policy. We want our customers satisfied, and we know they can't be satisfied until they receive the goods they order. Consequently we are behind the goods until they are in your hands. We could trace the package we sent you, and it would probably arrive, but that would take time, and we know that you want the goods now. So we are making a duplicate shipment immediately, and if it doesn't reach you in two days, please advise us by wire.

Of course we are going to try to get satisfaction from the express company. If the original shipment turns up, please let us know, and we shall then advise you how to dispose of it.

Yours very truly,

(Signature)

This letter does three interesting things. In the first place, it explains the responsibility for the delay in delivery. It does not attempt to argue with the customer and to convince him that he is mistaken. It simply states the facts, and then takes it for granted that the customer will be reasonable enough to absolve the seller from all blame.

**Convincing by agreeing.**—But the letter does more than that. It illustrates one of the best methods of bringing a complaining customer around to the seller's point of view. The first step is to agree with the complainant's contention, and to express sympathy with him in his annoyance. That procedure disarms hostility right at the start. Then the adjuster can gradually lead the reader, through a careful and unprejudiced explanation of the matter, to an appreciation of the seller's point of view. This is an excellent method. It sometimes is effective when any other plan would fail.

**Do not half control your temper.**—Finally this last letter

in contrast with the one that precedes it shows how much better it is to satisfy a complainant without any suggestion of disinclination to do so, than to concede the customer's demands in an ungracious manner. The reason why many attempted adjustments of complaints fail to retain the goodwill of the complainants is often the fact that the adjuster has only half kept his temper. It frequently costs considerable money to make adjustments that are satisfactory to the customer. Why is this money spent? Solely because the expenditure is considered advisable from the standpoint of advertising. The adjustment is expected to please the customer, with the result that his future business will be retained and he will tell his friends of the generous treatment that has been accorded him. But if an adjustment is made in such a way as to carry with it the implication that the customer was the one at fault and that the settlement is made only as a special concession, the adjustment loses its advertising value absolutely. It would have been cheaper to let the customer go, without any attempt to satisfy him. Note the following letter, which is just the kind to kill trade. It was written to a book-seller, who had returned a damaged book to the publishers. A reliable customer of the book-seller had purchased the book, and later had returned it when it proved to be defective. The letter of complaint recited these facts. The untactful reply was as follows:

Dear Sir

We have your letter of December 29, and we have also received the book to which you referred. This book has certainly had hard usage. The binding is marred, two leaves are torn, and it is broken at the back. There are also finger marks on several of the pages. It would have been wholly impossible for the book to leave the bindery in that condition, and we cannot see how we can be held responsible. The damage must have been done after the book was purchased. You know that people who do not know how to handle a book often break the binding when opening it for the first

time, and the other damage could easily have been done if the book were carelessly handled

Still, as you say the purchaser of this book was one of your best customers, we have decided to replace the book, and we are sending you a fresh copy by prepaid express. We hope that it reaches you safely, and that you will not again have occasion to complain of defective books

Yours very truly,  
(Signature)

**Get full advertising value out of adjustments.**—What is the use of writing a letter like that? The book-seller knew his customer, he knew whether the customer's word was worth taking—at least he knew this better than the publisher did. So the publisher in his ineffective attempt to set himself right is questioning the book-seller's judgment and perhaps his honesty. And then, after doing his best to alienate the dealer, the publisher grudgingly accedes to his request and, as a special favor, agrees to replace the book. There are many, many complaints that are "satisfied" in just that foolish way. If you are going to give satisfaction at all, give complete satisfaction. Even though you may think you are not responsible for the trouble, decide definitely whether it is worth while to let the question of responsibility go unsettled and to make a satisfactory adjustment, and then make it in such a way as to tie the customer to you for all time. The following illustrates how the preceding letter might have been written in order to make the adjustment really effective:

My dear Sir

The book to which you refer in your letter of December 29 has reached us. It certainly is in bad condition. You know that the perfect physical condition of our books is one of the points on which we pride ourselves, and our reputation on that point has been built up by constant care and what we think is a good system of inspection. But something is wrong here, surely. Somebody was at fault, and we certainly are not going to make you the loser for it.



We are very glad to replace the damaged book with a new one, which is going forward to you to-day by prepaid express. Won't you please present it to your customer with our compliments, and tell him that our one desire is to please our customers and our readers?

We wish to thank you for giving us an opportunity to prove our desire to make things right.

How was the Christmas trade? The general report is that business was exceptionally good during the Holiday season, and we sincerely hope you enjoyed your share of it. There promises to be a lively early Spring demand for fiction, and Mr. Chambers will have some interesting things to show you when he sees you in a couple of weeks.

Very sincerely yours,

(Signature)

**Be confident and firm.**—The adjuster of complaints must be confident and firm. He must not give the impression that he has no policy and is a little in doubt how to handle the matter. If he starts with a position that is opposed to that of the customer, and then if he finally makes the adjustment demanded, he has lowered himself in the eyes of the customer. If the original position is justifiable, it should be adhered to, and such an explanation should be made as would satisfy a reasonable customer. Confidence and firmness command respect in answering complaints as they do in everything else.

**Put the customer under obligations.**—If a complaint is to be settled at all, it should be settled so liberally that the customer will feel bound to reciprocate. It is well to meet the customer's demands, if they are reasonable, but it is better to do a little more than meet them. The complainant who receives even more generous treatment than he has any right to expect is the one who feels bound to express his appreciation of the generosity by sending in liberal orders for himself and his friends. There are countless cases in which a liberal settlement has been productive of immediate orders on which the profit more than paid for

the cost of adjustment. It should be remembered that the cost of an adjustment is not properly a charge against a single sale. The adjustment is made because the seller thereby hopes to retain the future business of the customer and of his friends. It is, therefore, purely an advertising investment, and its cost is properly charged to advertising and not to the single order that has necessitated the adjustment.

**General application of all principles.**—In all this discussion of complaints and how to answer them, the principles have been illustrated by letters dealing with complaints arising from the sale of goods. The classes of sales that have been illustrated have necessarily been limited. The student should bear in mind, however, that the principles are the same whether the goods sold are bricks or bonds, and also that the business of selling services is governed by the same fundamental principles as the business of selling goods. It has been seen that the answers to complaints depend almost entirely on the attitude of the adjuster toward the complainant, and, furthermore, that the adjuster's attitude is determined by business policy. The essentials of an honest, progressive, fair-play policy are not different in different kinds of businesses, they are always about the same. The principles of complaint adjustments, therefore, are as general as any business principles can be; and that fact should always be remembered, particularly when the illustrations of the principles are not concerned with the particular business in which the student of this book is interested.

#### DIFFERENT KINDS OF POLICIES

**Two kinds of complaints**—In considering how to answer complaints, the complaints may be classified in two ways—first, with respect to the motives behind them, and, second, with respect to their subject matter. The concern

just now is with the first of these methods of classification. In the classification according to motives there are two great classes, dishonest complaints and honest complaints.

**Dishonest complaints.**—By a dishonest complaint is meant one in which the purpose of the complainant is to defraud the seller. He makes a complaint when there is absolutely no reason for it, or when he knows that he alone is responsible for the conditions that make him dissatisfied with the transaction. When the policy of the house requires different methods of handling honest and dishonest complaints, the adjuster finds himself confronted by a difficult problem, because it is often exceedingly hard to distinguish between “hold-ups” and real complaints.

**When dishonest motive is only suspected.**—Dishonest complaints, from the standpoint of the adjuster, are either certain or uncertain. That is, in some cases the adjuster is positive that the complaint was prompted by a desire to defraud the house, and in other cases he suspects something of the sort but has no means of deciding the point definitely. If he is uncertain about the matter, the best rule is to run no risk, and to satisfy the complaint. This rule is based on the sound principle that it is better to be imposed upon ten times by a dishonest customer than to let one honest complaint go unsettled.

**When dishonest motive is beyond question.**—When the complaint is unquestionably dishonest, there are two possible courses of action, both of them sanctioned by good authority. The first method of handling such a complaint is to ignore it, or to give the complainant to understand that the adjuster knows the complaint is unfounded and that it will be impossible to satisfy it. This practice is founded on the idea that a dishonest customer's business is not worth having or on the other idea that the blackmailer is a coward and will not be antagonized by failure to satisfy his dishonest demands.

There is another policy, however, that is frequently followed even in the case of obviously dishonest complaints. It is followed most frequently by large department stores, which often have an absolute rule to give the customer complete satisfaction, or to refund his money, irrespective of the character of the complaint. The idea behind this rule is that it is almost never possible to tell absolutely whether a complaint is honest or dishonest, and, even if this were possible, that it would not be worth while to break a fundamental, confidence-inspiring rule simply for the sake of comparatively few dollars involved in the settlement of dishonest complaints. Where this policy is pursued, the idea also prevails that the blackmailer is capable of spreading discreditable stories about the establishment if he does not get what he wants. No one likes to be blackmailed, but perhaps it is not worth while considering the possibility of being "held-up" in the ordinary course of business transactions. The dishonest complainants are certainly very few, and there surely is good reason and good precedent for establishing the strict rule—and living up to it—that the customer is the one to decide whether or not he is satisfied, and that when he expresses dissatisfaction, no matter what his motive may be, it is worth while to make an earnest attempt to satisfy him.

**Honest complaints.**—If a complaint is honest, the customer really thinks he has just cause for dissatisfaction. Honest complaints are of two kinds. Complaints that involve imaginary causes of dissatisfaction, which must be explained, and complaints that involve real causes of dissatisfaction, which must be removed.

**Imaginary complaints.**—A fancied or imaginary complaint is one that is caused by misunderstanding of some sort—the customer thinks there is cause for dissatisfaction, when none really exists. It is comparatively easy to acknowledge a mistake, but it is not always easy to deny that the

customer has any grounds for his complaint. The mental attitude of the adjuster should be like this: "Now, if this man knew as much about the goods as I know, he would not make this complaint. There are some things he does not understand, and it is my duty to make him understand them. But I must not present the matter to him in such a way as to give the impression that I think he has been stupid because he has not understood what seems perfectly plain to me. Nor must I antagonize him by stating too baldly that there has been a misunderstanding, and that he has no grounds for making his complaint, after all." These are the general principles. They are easily stated, but they are not always easily applied. The following letter illustrates one way in which they may be applied. A cheap but good fountain pen was sold by mail. Complete instructions for its use accompanied it, but, as is frequently the case, purchasers failed to read the instructions, and sometimes the pens failed to write. When a complaint was made, the manufacturer wrote as follows:

My dear Sir

We are very sorry that the pen you bought has not proved satisfactory. We stand behind every pen we sell, and our advertised guarantee means exactly what it says—"satisfaction guaranteed or money refunded." So if you will send the pen back to us, we will gladly refund your money, or, if you prefer, we will send you another pen which will have such careful inspection before it leaves the factory that you can be absolutely sure it will write perfectly.

We try to make every pen right before it goes out, but the best of inspection systems is sometimes at fault, and when trouble of any kind does occur, it is our invariable rule to satisfy the customer at his own terms. We thank you for giving us the opportunity to make matters right.

The pen can safely be returned to us in the same box in which it was sent to you. Before you go to all the trouble of wrapping it and mailing it, however, may we make one suggestion? Just unscrew the end of the barrel, place the point of the pen beneath a faucet, and let the water run through the feed for a moment—

or simply pour the water through. Then shake out the water that may have stuck to the sides of the feed, fill the barrel with ink, and screw in the feed end. The pen ought to write then if it is not defective. You see that when the feed of a pen has been thoroughly dried out, it is hard for the ink to run through it until the feed has first been moistened with water. We have found that many of our customers have applied this simple remedy successfully, and possibly you will have equally good results. But if you don't, please remember that your money or a new pen is waiting for you.

Very truly yours,  
(Signature)

**Getting the customer's confidence.**—This letter gains the reader's confidence at the start by making an unequivocal offer to return the money. It does not attempt an impossible explanation of the difficulty, but it appeals to the customer's common sense to admit that one pen may go wrong even when the most careful inspection is made. Then it tells how to return the pen, but suggests, as a last resort, a simple remedy that has made other pens write well and that may be effective in this case. Of course the full directions about moistening the feed before using were given in the printed instructions sent with the pen, but that fact is rightly ignored in the letter. The procedure is described as if it were something of which the reader had never heard before—and the supposition is probably justified, because if the original instructions had been read, the chances are that there would have been no complaint. Letters of this sort accomplish results. They are not easy to write on the spur of the moment, they are most successful when they are carefully worked out so that the transition from agreement with the customer to a suggestion that he do something more before returning the goods, comes in exactly the right place and in exactly the right way.

**Real complaints.**—Thus far the discussion has been confined to fancied or imaginary complaints, which com-

prise the first class of those that are made with honest intent. The other class of honest complaints is composed of those in which there is a real cause for dissatisfaction, that is, when there is actually something wrong with the goods or services. Speaking generally, in a complaint for which there is a real cause the fault may lie with the seller, with the carrier, or with the buyer.

**When the seller is at fault.**—First, what policy is to be pursued when the seller is at fault? If the business is run on the "Satisfaction guaranteed" basis, there is no choice in the matter. The customer must be satisfied, and this is true no matter whether the difficulty was unavoidable or was caused by carelessness of some one in the seller's employ. The goods or services should be made right, and, in addition, a satisfactory explanation of the difficulty should be given. There ought to be a satisfactory reason (although not an excuse) for every difficulty, the complainant not only wants the present difficulty adjusted, but he also wants to know why it occurred, and to be assured that it will not happen again.

**When the carrier is at fault.**—In the second place, in a real complaint, the carrier may be at fault. What to do in a case of this kind is considered in detail later. It is sufficient to say here, that, in general, there are two possible policies. First, the customer may be left to settle with the carrier, when the shipper really has no legal liability. Second, even when the shipper is not legally liable, he may compensate the customer for all loss, and then reimburse himself by adjusting the matter with the carrier. If the policy of the seller is to sell satisfaction, if he believes that no transaction is complete until the customer is satisfied, the latter policy is certainly the better.

**When the customer is at fault.**—Finally, the customer himself may be at fault when there is some real cause for dissatisfaction with the goods or services purchased. He

may not have ordered what he intended to order, the goods may have been damaged while in his stock without his knowledge, he may have ignorantly failed to use the proper care in unpacking them or in displaying them, or he may have done a number of other things that have resulted in such damage to what he has bought that he is led, without any dishonest purpose whatever, to ask reimbursement from the seller. A definite policy should be adopted for handling this difficult class of complaints. There are two possible policies. The first one is for the seller to assume the expense of adjustment, no matter how much the customer may have been at fault. If it is the policy of the seller to assume the responsibility even for dishonest complaints, it should also be his policy to assume responsibility for all other complaints. When this policy is followed, it is based on the idea that the spending of a few dollars in an adjustment satisfactory to the customer, even when the customer is entirely to blame for the difficulty, is the most productive kind of advertising.

**When the seller stands on his legal rights.**—The second possible procedure for the seller is to make a careful investigation of the cause of the complaint, and to refuse to make any adjustment when he finds that he is in no way responsible. Certainly no customer ought to expect a seller to be penalized for the customer's mistakes, but some customers do expect it. It is questionable whether it is altogether expedient for any concern to stand strictly on its rights in such matters. Once more—it is well to sell satisfaction as well as goods, and if a customer is not satisfied with a careful explanation—if he still honestly thinks he has a cause for complaint—the wise dealer frequently makes the adjustment, and gets compensation in the form of added good-will. When the seller does stand on his rights, however, it is a good plan for him to settle the difficulty at once, and then to make a careful investigation to find out who is at



fault If the customer is found to be the one to blame, the seller asks him to bear the cost of the adjustment A customer wrote to a jobber that a shipment, just received, did not contain certain articles that he had ordered and that he needed badly The jobber wrote as follows :

Your letter of June 12, calling attention to the shortage in your shipment, has just reached us The shortage is certainly most unfortunate, as you are in immediate need of the goods As the uncertainty of freight service might further delay the arrival of the goods, we shall ship the missing articles at once by express at our expense Kindly let us know if the failure of these goods to arrive with your other shipment has resulted in financial loss to you, and if we find on looking up the matter that the error was on our part, we shall make right with you any such loss, and bear all expenses arising from the error We assure you that we regret the annoyance the mistake has caused you

**Refusing satisfaction and yet retaining good-will.—**This letter gets the customer's good-will at once It says that the goods will reach him by the quickest possible route, and it expresses the right degree of regret at the occurrence But note that it does not commit the seller to bear the expense of the adjustment It inserts a perfectly frank and businesslike promise to bear the expense of everything for which the seller is responsible It says nothing about the customer's assuming the expense of any adjustment for which he is found to be responsible, but that implication is natural and in no way objectionable In this case a careful investigation was made, and the following letter was sent to the customer

We have carefully gone through our records in tracing the shortage in the recent shipment of our goods to you We enclose a letter-press copy of your original order, by which you will note that the order as originally filled and shipped corresponded exactly with the order you sent us

We feared that the error might have arisen in our shipping department here, as we are all subject to mistakes, although we

use every care to guard against them. Acting partially in accordance with your suggestion, we assumed the responsibility of sending by express the goods you reported short. However, as the error was not on our part, we presume you will gladly include with your next remittance the amount of express charges which we prepaid on this shipment, duplicate receipt for which we are sending to you with this letter.

When the seller stands on his rights, it is always well for him to say definitely in the first reply to the letter of complaint that he is glad to take up the matter, and to assure the customer that it will be investigated, and the mistake, if any, adjusted. As in the letters quoted above, it is well for the seller to assume the responsibility until the investigation shows that he is not at fault. Until the investigation is made, the customer thinks the seller is at fault, and it would certainly be unwise for the seller to attempt to argue him out of this opinion before the facts had been discovered. Even when it is possible to make a complete investigation before any reply is made, and when that investigation proves conclusively that the customer is the one at fault, it is sometimes advisable for the seller to assume the responsibility temporarily and to tell the customer that a complete investigation will be made. The first letter will disarm hostility, and will pave the way for the second letter which contains the proof of the seller's freedom from fault. Possibly this procedure does not seem exactly straight-forward. In reality, however, it is in no way dishonest, it is simply an application of the principles of tact that are part of the foundation of successful salesmanship.

#### DIFFERENT KINDS OF COMPLAINTS

**Classifying complaints by subject matter.**—The selection of the proper policy to apply to the principal classes of complaints is a very important consideration. It has been shown that complaints are inspired either by honest

or by dishonest motives, that honest complaints are inspired either by fancied or real difficulties, and that real difficulties may be the fault of the seller, of the carrier, or of the buyer. It is well for all these classes of complaints to be cared for by definitely determined policies. So far as possible, the handling of complaints should be a matter of routine—in the sense that the proper policy to be applied to each complaint should not have to be decided after the receipt of the complaint. The details of the adjustment of each complaint must differ, but, as far as possible, all complaints in the same class should receive similar treatment. This simplifies correspondence, and it also builds up confidence in the uniform fair dealing of the house. For the purpose of assisting the complaint adjuster in the formulation of definite methods of procedure to be followed in handling the most customary kinds of complaints, the following suggestions are made. It will be noted that nearly all of these complaints have to do with real causes for dissatisfaction, for which either the seller or the carrier is to blame. It is easier to systematize adjustments in the case of this class of complaints than in the case of other classes. The kinds of complaints that are to be considered further in detail are those having to do with the following subjects: Delayed shipments, damage in transit, goods not as ordered, goods unsatisfactory, shortage, and lost shipments.

**Delayed shipments.**—A delayed shipment is usually not the fault of the seller, but nevertheless it is necessary for him to assume some responsibility for it; that is, he must at least do everything in his power to hasten delivery. If no details have been given in the letter of complaint, the shipper may write as follows:

We thank you for telling us about the delay in delivery of our recent shipment to you. We know how annoying such delays are, and you may be sure that this matter will have our immediate attention. We shall write you as soon as we find where the ship-

ment is and when it will reach you. In the meantime, won't you please tell us whether the delay is causing you serious inconvenience?

Such a letter should be quickly followed by one giving all details. One good plan is to advise the customer by telegraph when the shipment is located, and to continue daily telegraphic notices of the progress of the shipment until it is delivered. Thus: "Missing shipment located at Detroit. Leaving there to-night." "Shipment passed Kalamazoo this morning." "Shipment reported to-day at Peoria. Should reach you to-morrow. Wire if it does not." A telegraphic follow-up of this sort is very effective in retaining the goodwill of the customer and in showing him the desire of the shipper to give entire satisfaction.

If a shipment is delayed so long that there is doubt about its being of any value to the customer, he should be asked frankly whether this is the case or not. He will frequently be glad to take the goods if some reduction in the price is made. An extra discount is often the best way of settling dissatisfaction that has been caused by delayed deliveries. It is often the price of the dealer's continued goodwill, and under suitable circumstances it is a profitable investment.

Methods of replying to letters complaining about delayed express shipments have already been considered. The same principles apply to shipments of any kind. If the shipper intends to bear the loss, he should do so without any indication of unwillingness. But if he does not intend to assume the carrier's liability, he should at least do everything in his power to help the customer and to hasten delivery.

**Delays caused by fault of customer.**—Most delays are probably due to some fault of the carrier. Sometimes there are other causes, however. One cause may be a wrong address given by the customer. The following letter illustrates one method of handling a complaint, when it has been

found that goods were not delivered promptly on account of an incorrect address:

Dear Madam

We are very sorry that you have been so seriously inconvenienced by the delay in your receipt of the goods ordered from us some time ago. We know just how annoying such delays are, and we can assure you that we make it a point to do everything we can to make them impossible.

On investigating your shipment, we find that it went out the day after the order was received. We are sending with this letter the order that you originally sent to us. It appears thereon that you wished the goods sent to Oakland, Nebraska. The package was duly sent to that address, and it was returned to us unclaimed, as you will note from the portion of the wrapper that we are sending herewith. As the postmark on the original letter from you was badly blurred, we did not know just where to address you.

We have now, however, redirected the package properly, and we hope it will reach you safely without further delay. If it doesn't, please let us know. We are very glad you wrote us about the delay in the delivery of the package. If you had not done so, the matter must have remained unadjusted, and it is our wish to have every customer thoroughly satisfied with our goods and with our methods. If you ever have any difficulty with anything purchased from us, we hope that you will feel perfectly free to ask us to make it right. It will be a pleasure for us to do so.

Very truly yours,

(Signature)

The important thing to notice about this letter is that it simply states the facts concerning the delay, and does not draw any conclusions. The untactful adjuster might attempt some sarcastic comment on the carelessness of the customer, but, of course, sarcasm never pays. When the customer is at fault, it is never safe to do more than state the bare facts. Note also that the adjuster makes an attempt to turn his complaint adjustment into a selling argument. There are very few business letters that cannot be made more effective by adding some "selling talk."

**Delays in filling orders.**—It has been said that delays

in delivery may be due to the fault of the carrier or to the fault of the customer. They may also be due to delays in filling the order on the part of the seller. When this is the case, the delay may have been unavoidable or it may have been due to carelessness somewhere. If it was unavoidable, a simple explanation ought to satisfy any reasonable customer. If it was due to carelessness, the first thing to do is to take steps to prevent a recurrence of the trouble, and the second is to prove to the customer that his annoyance is regretted, and that steps have actually been taken to do away with future delays. It is well to thank the customer particularly for giving the seller the opportunity to find out a weak spot in his business and to correct it. There are some complaint adjusters who always assure the customer that the employee whose carelessness has caused the delay will be immediately discharged. Of course there is really very little discharging for such a cause, and when the promise is made without any idea of its being fulfilled, it is plain dishonesty. Never say an employee is going to be discharged unless that is the case.

Delays in delivery are very annoying to the customer, and the greatest tact must be used in handling such cases. Above all, the adjuster must avoid a short, "snappy" letter. Brevity is usually not a virtue in a complaint adjustment. The complainant wants attention, and a carefully written letter of reasonable length, long enough to explain fully everything that needs explanation, is much more effective than a terse letter that merely suggests the points the writer wants to make.

**Goods damaged in transit.**—If goods are damaged in transit, the carrier is usually responsible. In most cases, the carrier is considered the agent of the buyer, and the seller is freed from legal liability if he shipped the goods in proper condition, and if they are damaged in transit. But it has been seen that legal liability and business ex-

pediency are not necessarily the same. It is frequently advisable for the shipper to make immediate settlement with the customer, and then to seek reimbursement from the carrier. This is usually done in mail-order houses, which hope for future business from every customer, and which know that their most valuable asset is the good-will of their customers. It is entirely conceivable that the same policy would not be feasible in the case of the shipper of an expensive specialty.

If the damage is of such nature that it can be repaired by the customer, he should be given the chance to repair it, and he should then be allowed a discount on the price of the article. Even when local repairing is not possible, the customer will often be willing to keep the goods if the financial inducement is sufficient. In all cases of damage in transit, of course, the customer should be asked for the bill of lading or waybill bearing the agent's notation of the damage. This is necessary if the carrier is to be forced to pay for the damage.

**Goods not as ordered.**—If a customer complains that goods sent are not as ordered, it is not good policy to try to convince him that he is wrong, even when he is. A simple statement of the facts should be made. If the policy of the house is to satisfy regardless of cost, then there is no recourse but to make an exchange if the customer refuses to acknowledge the reasonableness of the explanation. But if the seller does not care to pay for the adjustment, he should let the simple statement of facts be his final argument. It is true, of course, that many complaints about goods not being as ordered are due to mistakes in ordering, but even in such cases it is frequently a profitable advertisement to exchange the goods at the expense of the house. One house that believes in making the customer satisfied, and that refuses, however, to assume the responsibility for the customer's mistake, writes as follows:

We are very sorry that you find the goods are not as you expected. We have looked up the order and find that you inadvertently gave the wrong number, as you will see from the enclosed duplicate. While we do not feel that we are in any way at fault, we want to thank you for giving us the opportunity to make an explanation and to help you out. If the goods are of no use to you, we will gladly exchange them, for we would not have you dissatisfied for many times the small cost of shipment charges.

The trouble with this letter is that many people who received it would not make the exchange. They would keep the goods, and continue to be dissatisfied, which is only another illustration of the fact that if any adjustment is to be made, it should be made without any suggestion of unwillingness on the part of the adjuster to make it. If satisfaction is used as an advertisement, get the full value out of it, and do not spoil the effect by qualified offers.

Of course, if the seller had made a mistake in the goods that were sent, the mistake should be freely acknowledged. The correspondent should express the regret of the house; and he cannot do this effectively unless he feels a real regret. Set forms do not carry conviction. The adjuster should instruct the customer unconditionally to send the goods back at the expense of the house. If the cost of transportation is great, it may be advisable to make an attempt to have the customer keep the goods that have been sent in error. If this is the case, he should always be offered a special discount, for to suggest to the customer that he take in the undesired goods at the full price is certainly not an adjustment of the difficulty in any sense. Such a suggestion is likely to lead only to increased dissatisfaction on the part of the customer. The special price, however, is often potent. It can very often settle a claim that has every promise of developing into an unpleasant situation.

**Goods not satisfactory.**—If the customer says that the goods are simply not satisfactory, the adjuster must put



forth his best efforts, for such complaints are usually the most difficult to handle. Many of these complaints contain no details. It is then the adjuster's duty first to make such general statements as will ward off antagonism, and later to attempt to find out exactly why the goods are not satisfactory. Without committing himself to anything definite, he might write as follows:

I am very sorry that the goods have not pleased you. But we want you to know that we are behind all our goods, and that it is a pleasure to us to remedy whatever proves to be wrong with the things we sell. It will be a favor to us, therefore, if you will kindly indicate in detail what you have found unsatisfactory. Please state just when the goods were received, what was contained in the shipment, what items are unsatisfactory and in just what respects you are not satisfied with them. We shall then be in a position to do our best to make everything right.

Frequently goods are not satisfactory because the customer does not know how to use them. An example of how to reply to a complaint arising from this cause is shown in the following letter from the Pacific White Lead Company:

We appreciate your fairness, Mr. Jones, in advising us of your difficulty in making Pacific Lead cover your surface satisfactorily.

With painters who are accustomed to mixing ordinary leads, we can readily see how easy it is to go wrong when first mixing Pacific. Pacific Lead is ground so much finer than other leads, and its body is so much better, that it offers more resistance to the mixing paddle and makes the painter think he has not used enough oil until he has added so much that it impairs the body of his paint.

When you first mix Pacific, if you will use precisely the same amount of oil by measure with Pacific Lead as you would with ordinary brands, you will find that our product will cover far better than the other leads. Gradually you can add more oil to your subsequent mixings of Pacific when you have become accustomed to the feel of the paddle in Pacific Lead. You will then have a paint that will not only cover fully one-quarter more surface than the brand you have been using, but one that will spread more easily

under the brush, give you a decidedly whiter job, and prove more durable

If you have any further difficulty with Pacific Lead, please don't hesitate to write us about it

If there is really something wrong with the goods, they should be exchanged at once, but if the difficulty is imaginary, the matter should be explained, and the customer should be treated as if he were a reasonable man who would, of course, understand and be satisfied with a clear explanation. But sometimes he is not satisfied with it. In such cases never leave him while he feels in any way dissatisfied, and if he absolutely refuses to admit his satisfaction, it is usually well to make an unconditional offer to take back the goods and return his money.

**Shortages.**—In case of shortages, the utmost care must be taken not to give the customer the impression that his statement of the shortage is questioned in any way. If the amount involved is small, it is usually best to make immediate settlement without investigation. But if the records show that the right quantity was sent, and if the amount involved is considerable, most shippers insist upon a careful investigation. The first step is to secure the railroad agent's notation of the shortage on the bill of lading, and the customer has to be asked for this. The request is likely to offend him if he is not accustomed to dealing with railroads; and the best way to avoid offending him is to tell him that the agent's notation is not asked in order to substantiate his statement, but that the notation is necessary if the shipper is to recover the amount of the shortage from the railroad company. Many customers do not understand this, and a simple explanation of the matter can do much to disarm hostility.

It is almost always best to allow a claim for shortage. But if frequent complaints of shortages come from the same customer, it is worth while to make a careful investi-

gation Frequent complaints of this character inevitably cast suspicion on the honesty of the customer, and a dishonest customer is seldom a profitable one

**Goods lost in transit.**—When goods are lost in transit, the procedure is about the same as when they are delayed in transit If the shipper assumes no responsibility for the goods after they are shipped—if he leaves the customer to settle with the carrier, he may write as follows:

If you will refer to page 5 of our catalogue you will see that we take no responsibility for shipments that are not insured This is our absolute rule, and as we assume no responsibility in other cases, it would not be fair to do it in yours

If the shipper wishes to give entire satisfaction, however, he will usually make a duplicate shipment, but he will first ask the customer to secure from the agent of the carrier a signed statement that the goods have not been received. Here, again, the purpose should be explained, so as to avoid giving the customer any cause for thinking that his statements are questioned The writer can say that the signed statement of the agent is needed in order to hold the carrier liable for the loss.

### SYSTEM IN ADJUSTING COMPLAINTS

**Adjustment bureau.**—In every large business organization a definite system should be developed for the handling of complaints In the first place, a bureau or department should be given supervision of this important matter This department should *not* be called the Complaint Department That title on letter-heads would not have the best effect on customers, and it is conceivable that it might also have an unfortunate effect on employees Adjustment Bureau is a far better title, because it should be the purpose of the management to impress upon those in charge of the Bureau the necessity of forgetting that customers *com-*

*plain* about goods or services. The title of the Bureau should, however, remind those in charge of it, that customers frequently give the house opportunity to make certain adjustments that work ultimately to the very great advantage of the seller as well as of the buyer.

**Essentials of a suitable system.**—Provisions should be made for the adjustment of difficulties in the shortest possible time and at the least possible expense. This is accomplished by providing for the following:

1. Prompt and efficient correspondence, and for the proper attitude on the part of correspondents. The second part of this requirement is fulfilled by having the various adjustment policies thoroughly understood by all. A good plan is to prepare a chart with columns for each of the principal classes of complaints. In each column should be two or three brief statements of the house policy relative to the methods of handling the various modifications of the particular class of complaints, the general character of which is indicated by the name at the head of the column. For instance, the columns might be headed: Shipment Delayed, Shipment Lost, Goods Not As Ordered, Goods Unsatisfactory, Shortage, etc. The purpose of stating the policy briefly under each heading is not to provide the correspondent with words to use in his letters. That is the one thing to avoid. The purpose is simply to show graphically just what he ought to do. The expression of the proper procedure, however, must be personal and not routine, and for that reason forms and set phrases should be avoided.

2. There should be suitable provisions for making investigations as easy as possible. This is best accomplished in large organizations by dividing the Adjustment Bureau into a corps of correspondents and a corps of tracers. The correspondents write the letters, and the tracers look up the trouble and make reports which are the basis of the final

letters of adjustment. The best results can be secured only when the correspondents and tracers work in the closest harmony.

3 Confusion and inaccuracy should be prevented by a system of easily kept and easily accessible records, which should be comprehensive and complete. These records should make it possible for the tracers to trace each order step by step through the house, and to locate definite responsibility at each stage of the progress of the order. The records should also make it possible for the tracers to find out instantly the exact status of each customer's account, his past purchases, the nature of his business, and, in fact, all the information that the credit department usually finds of value.

4 Finally a suitable adjustment system should make provision for the practical use of complaints. That is, every weakness in goods or in service that is developed by a complaint should be brought to the attention of the proper authorities, and immediate steps should be taken to remove the weakness.

**Definite routes for complaints**—A definite route for every complaint should be established. When the mail is opened, the complaints should all be put in a complaint basket, and should then go to the head of the Adjustment Bureau. He or his assistants should go over each one, and attach to it a "Schedule Slip." This slip should show the departments to which the complaint should go, in their proper order, and also the hour when each department should have completed its part in the adjustment. Ordinarily the complaint would first go to the correspondence department for acknowledgment (unless it appeared that the investigation could be completed on the day of the receipt of the complaint), then to the tracing department in order that the matter might be thoroughly sifted, then back to the correspondence department for the final letter to the customer,

and finally to the order or accounting department if there was to be an exchange of goods or if the customer's account was to be altered by the adjustment

**Adjustment record card.**—Often a record sheet is made out for each complaint. The various items are filled in as each step in the adjustment is completed, and when all the steps have been taken, the sheet shows in summary form just what has been done, by whom, and when. It is frequently convenient to file this sheet (which may be a mere card) by itself in an Adjustment File for ready reference. It always bears the file number, however, of the complete file of papers bearing on the complaint, so that all the details may be readily found at any time.

**Personal letters necessary.**—It is advisable to provide, as far as possible, for the routine handling of complaints. This does not mean the writing of routine letters, however. It has already been seen that the man who makes a complaint needs careful personal attention, and if he does not get it, his dissatisfaction is intensified. For this reason, form letters are not advisable. An obvious form letter only increases the irritation of the complainant. But it is true that a good form letter, carefully prepared to fit a certain class of complaints, and printed in perfect imitation of typewriting, is better than a poorly composed personal letter. The ideal, however, is a carefully thought out and carefully worded personal letter to each complainant, and this is the only kind that is written by the houses that are most successful in turning their complaints into assets.

**Characteristics of successful adjuster.**—It is necessary for the adjuster to consider each complainant as a distinct individual, and not as the representative of a troublesome class. Modern business is likely to deal too little with personalities. Systems and timesaving devices tend to put every one on a level and individual peculiarities of customers, their special needs and characteristics, are likely to be

lost sight of in the hurry and machine-like uniformity of the ordinary system of filling and filing orders. The adjuster must get away from this impersonal attitude toward the trade. He should know the history of the complainant's dealings with the house, and, as far as possible, the character of the customer and his special characteristics and requirements. This simply means that he should get all the information he can before he tries to make an adjustment of any complaint. The adjuster's position is an important one, it has in it wonderful possibilities for benefiting or for injuring the house, it requires complete knowledge of goods and prices, quick thinking, the ability to express the house policy in such a way as to keep custom and yet to carry conviction, and intuitive ability to read human nature at long range, real sympathy, and a sincere desire to serve the customer as well as the employer. The successful adjuster must have great selling ability, greater tact, and, above all, he must have the unusual ability to look impartially at every question from all possible points of view.

## CHAPTER X

### LETTERS OF APPLICATION

**Applications compared with sales letters.**—A letter of application is written for the purpose of obtaining a position for the writer. It resembles a sales letter in three ways: its sole purpose is to sell something—services in this case; an attempt is made in it to induce the reader to take some favorable action, and great care must be exercised to create a favorable impression in the mind of the reader, by all the arts that the successful letter-salesman uses. The letter of application differs, however, from the ordinary sales letter in certain important respects. In the first place, there is little necessity for the applicant for a position to resort to any unusual means to attract attention to his letter. In the great majority of cases an application is not made unless there is a vacancy to be filled, and if there is a vacancy, the employer is just as anxious to get the right man for the place as the applicant is to get the position. Accordingly it is safe to say that every letter of application is read by the one who receives it. In the second place, almost no letter of application is intended to close the negotiations, a personal interview is usually required if the letter makes a favorable impression. In other words, very few letters of application really effect sales. Because letters of application differ in these and other respects from sales letters, it is advisable to consider the subject of applications apart from the general consideration of the subject of



**Importance and difficulty of applications.**—Applications are sometimes thought of as simple, easily composed letters, which require comparatively little study, and concerning which few principles can be presented. If this idea were correct, but little attention would be given to letters of application in this book. But the idea is wrong; applications form a very important class of business communications, and a successful application is far from being an easy letter to write. Applications are important because much depends on them, and they are difficult to compose because the principles that underlie them are too little understood. For these reasons they are worthy of careful consideration. In the light of the general principles of business letter writing that have been presented in preceding chapters, there will now be considered the problem of what to say in applications and how to say it.

**Why applications should be studied.**—It is possible that the student of this book will think he does not need to study the subject of applications, because he is satisfactorily employed now and does not expect to make applications for employment elsewhere. There are two reasons, however, why this fortunate situation is not a satisfactory substitute for a study of the principles underlying successful letters of application. In the first place, the necessity of making effective written application for employment may come at any time to any one. In the second place, the principles embodied in successful letters of application are fundamentally the same as the principles that are embodied in all other successful business letters. These principles must be emphasized and studied over and over again—there is no other way to master them.

Then, too, every different kind of letter gives the correspondent a new point of view from which to approach his work. A knowledge of all kinds of business letters is as essential to the successful correspondent as a knowledge

of all kinds of law is to the successful lawyer. Probably the majority of correspondents specialize, just as many lawyers specialize in certain branches of their work, but specializing is profitable only when it is based on a broad general knowledge of all phases of the subject. The study of commercial correspondence is not the study of a series of detached subjects. On the contrary, it is the study of certain uniform principles and their various applications. The skilled correspondent is skilled because he has studied all the important applications of these principles, and is familiar with all of the accepted methods of making letters effective. He may specialize in one or more of them, but he must know them all.

The fact that the student may not be required frequently to write letters of the particular class that is under consideration is no reason for neglecting the study of that class. On the contrary, that fact is exactly the reason why the class should be studied with particular care. Through practice alone we are able to reach a certain degree of proficiency in writing the kinds of letters with which we are most familiar, but the unfamiliar kinds must be studied carefully if we are to get from them all that they have to give us in the way of new methods of applying the basic principles of letter-effectiveness.

**Classification.**—Letters of application may be classified according to the source of the information that led to the application. There are three kinds:

Replies to advertisements,

Applications made at the suggestion of some one who is known to the prospective employer,

Applications made as a result of general knowledge of a vacant position.

The nature of the application differs somewhat in each of these three classes of cases, but not enough to warrant an entirely separate consideration of each class. The gen-

eral principles will be discussed first, and, wherever necessary, suggestions will be made regarding the special methods of applying the principles in the different kinds of applications.

**The three parts of an application.**—In order to write a successful letter of application, the first essential is to try to take the point of view of the reader of the letter—indeed, this is true of most kinds of business communications. The man who receives an application usually wants to know three things: first, what does the writer want; second, why does he think he ought to have it, and finally, what do others think about the applicant's qualifications. Because each one of these mental inquiries must be answered in the letter of application, it should ordinarily be divided into three parts. The first part tells what the writer wants. The second tells why he thinks he ought to have it. And the third tells what others think about him. Each of these parts will be considered in detail.

**The introduction.**—It is customary to refer to the first two or three sentences in any letter as the introduction. This reference is not objectionable if the word "introduction" is correctly understood. A real introduction is a necessary paving of the way for what is to follow; and this is certainly what the first few sentences in an application should do. But too often a correspondent starts his letter with several meaningless sentences, and then excuses himself on the ground that an "introduction" is a necessary and graceful manner of opening a letter. It is because the word "introduction" in business letter writing has acquired this latter significance that it is objectionable. Never begin a letter of application or any other letter with words and sentences that do not help to accomplish the thing the letter is designed to accomplish. If the "introduction" consists of words rather than of ideas, then abandon it entirely.

**First sentence.**—The first sentence should state concisely the object of the letter. In most cases this will be a simple statement of the applicant's wish to be considered a candidate for the vacant position, and the most direct, and therefore the best, phraseology is something like the following: "I wish to be considered a candidate for the position in your selling force that is now vacant." "I respectfully ask your consideration of my application for the position of correspondent, which was advertised in this morning's *Tribune*." "The advantages of an association with your company have long been known to me, and I respectfully ask consideration for any vacancy that may develop in your accounting department." These are better openings than the customary participial first sentence: "Replying to your advertisement in the paper this morning, I hereby apply for the position as office salesman", or "Knowing you to be in need of a junior accountant, I wish to be considered an applicant for the position." Without qualification it may safely be said that this participial construction is always weak, there is no case in which the sentence is not made stronger by avoiding it. So, in the first sentence of a letter of application state frankly and courteously what is wanted, and get away from the indirect, stereotyped methods of introduction that have long ago outlived their usefulness.

**The use of "I."**—Do not be afraid of the use of "I" in your application. You are selling yourself—your own services, and your personality is the most interesting thing about which you can write. The reader of the letter wants to know about you, and you need not fear that he will be antagonized by any number of modest references to yourself.

**Second sentence.**—If the first sentence has not given information about where the writer learned of the vacant

position, the second should explain that point. For instance "I wish to apply for the position of credit manager in your organization. The fact that this position is vacant was brought to my attention by our common acquaintance, Mr. Robert Harlow of Syracuse." Much more frequently, however, the source of the information can be combined with the formal statement of application in a single sentence. Thus "I believe I have the qualifications required for the position in your advertising department, advertised in this morning's *Herald*." Or the source of the information may be the first statement, and the formal statement of application may follow in a separate sentence. This method is particularly effective when the information comes from a common acquaintance, whose influence, the applicant thinks, may have some weight in his favor. Thus "Mr. Charles H. Hoskin of this city has told me of the vacancy existing in your freight department, and has kindly urged me to apply for the position. Accordingly, I ask your consideration of my application."

**Another method of beginning.**—Of course every letter of application cannot begin in one of the ways that have been suggested, but most of them can. Whenever a difficult case arises, the correspondent will be sufficiently guided if he simply remembers that his first duty is to satisfy the reader's natural inquiry "What does he want?" It is conceivable that a letter of application might begin without a definite reply to this question. For example, there might be a general understanding in hardware circles that a certain large jobber was about to start a mail-order department and was looking for the best man to take charge of it. In this case the qualified candidate might start his letter effectively as follows: "For ten years I have made my living by selling hardware by mail. I have been successful, as my record will show. I am at present employed, but I

am looking for a larger opportunity in which making good will result in added responsibility and increased compensation. For that reason I should like to be given a chance to take hold of your new mail-order department and to make it a success." This is a good selling opening, and it is probably strengthened rather than weakened by its avoidance of the usual arrangement. But the usual arrangement is best in the great majority of cases, and, unless the writer is sure of his ability to *suggest* an answer in his first sentence rather than to give an immediate and definite reply to the reader's "What does he want?" he had better not attempt any but the ordinary method of presenting his points.

**Second part of the letter.**—The second part of every letter of application should be a statement of the reasons why the writer thinks he ought to have the position. This includes his own statement of his qualifications. This statement should be simple, frank, and unexaggerated. The applicant should leave no blanks in his record when he states his experience, because a period that is unaccounted for is usually interpreted unfavorably. Every detail of experience should be given that is likely to be of importance, but details about former work that is unrelated to the position for which the application is being made should be avoided. Usually it is well to state the applicant's age. Many applications have been refused consideration because the applicant's age was not given, when this information is omitted, the natural inference is that the applicant is either too old or too young to be entitled to consideration. Ordinarily, also, it is well to state the details of education as well as of experience, because nowadays education often counts equally with experience in securing positions of importance and responsibility.

**Facts vs. opinions.**—There are two different kinds of

things that the applicant for a position may do in stating why he thinks he ought to have the position. In the first place, he may give mere facts regarding experience, education, etc. In the second place, he may add his own opinions regarding his success in past positions and regarding his general qualifications for the position in prospect. His own opinions, under suitable circumstances, are not at all objectionable, but they must be modestly expressed. The general rule, however, is for the applicant to give facts always, and to add only such opinions of his own as are needed to give life to the dry narrative of facts. If the position is an important one, the applicant should remember that all his references will be carefully investigated, and that his past successes and present qualifications will be fully brought to light by the testimonials of those whom he has pleased in his previous business experience. The trouble with our own opinions of ourselves is that they are very likely to be a trifle colored by egotism. We all think pretty well of ourselves; and if we begin to express our opinions, there is danger that we shall go a little too far. For instance, an applicant for an editorial position on a trade paper wrote as follows.

I have been assistant to the editor of the *Hardware Dealer* for the past four years, and have acquired experience that ought to make me valuable for your work. I am bright, live, up-to-the-minute, and in touch with actual trade conditions.

**The danger of egotism.**—Now, this paragraph is not a bad statement of qualifications, with one exception. The one word "bright" spoils an otherwise excellent statement. If a man is bright, perhaps there is no logical reason why he should not be permitted to say so, but human nature is such that it resents a statement of this kind. There is, then, a real danger in expressing an opinion of one's own qualifications.

**Two good letters.**—To illustrate, however, how the applicant's opinions can sometimes be profitably expressed, two letters are quoted below. In the first the applicant has carefully avoided everything but the bare facts, in the second the recital of facts is relieved by evidences of the applicant's personality. The letters are both good. Study them, and decide for yourself which would be the more effective. As a matter of fact, their relative influence would depend almost entirely on the personal tastes of the individual who received them.

Gentlemen

I am an applicant for the position of correspondent in your grocery department, advertised in this evening's edition of the *Chicago News*

I have had a good general education, and have had experience in selling groceries both in a retail store and by mail. After graduating from one of the Chicago high schools, I worked for three years in my father's grocery store in Englewood. Later I was employed by the firm of Harbrough & Elsom, wholesale grocers at 81 Lake St., Chicago. At first I worked in their stock room, but after a few months I was given charge of the development of a mail-order business in one of the firm's selling territories. This position I hold now, and have held for a year and a half.

I wish larger experience and opportunity in the mail-order business, and for that reason I should like to enter your organization.

For information regarding my qualifications I refer you to my father, Mr. E. G. Mason, and his partner, Mr. Alfred Johnson, both to be addressed at 6120 Stewart Ave., Chicago. I also refer by permission to my employers, Messrs. F. S. Harbrough and A. D. Elsom, 81 Lake St., Chicago. I shall be glad to submit other references on request.

Yours respectfully,  
(Signature)

In this letter the writer has not ventured any opinions about his past success or about the probable value of his services to the advertiser. He might have done so in the following manner:



Gentlemen

I have had five years' business experience of a kind that, I believe, has fitted me exceptionally well for the position advertised by you in this evening's *News*. The advertisement states that you want a correspondent with some knowledge of the grocery business. For five years I have been in the grocery line, and during the last year and a half I have been engaged in selling groceries by mail.

I have a high school education. My business apprenticeship was served in my father's grocery store at 6120 Stewart Ave., Chicago. I worked behind the counter there for three years, and I think I know the consumer's point of view.

Two years ago the jobbers with whom my father dealt, Messrs Harbrough & Elsom of 81 Lake St., offered me an opportunity to broaden my experience in their establishment. I started at the bottom, in the stock room, and helped with the correspondence at odd times. After six months I was given the chance to develop a mail-order business in one of the firm's selling territories. It was a hard territory, frequently covered by competitors' salesmen. In spite of the difficulties, my employers tell me I have succeeded, and I can submit proofs of increased sales if you care to see them.

I think I could continue to progress in my present position, but I am keenly interested in the mail-order business, and I am looking for larger opportunities in that field. I have wanted to become connected with your organization for a long time, now there seems to be a chance to make my experience serve your interests as well as my own.

My father and his partner will be glad to tell you about my work for them. Address either Mr. E. G. Mason or Mr. Alfred Johnson at 6120 Stewart Avenue, Chicago. I am also permitted to refer you to my present employers, who are willing to give you any desired details about my present work. The active members of the firm are Mr. F. S. Harbrough and Mr. A. D. Elsom, 81 Lake St., Chicago. If you wish other references, I shall be very glad to supply them.

Respectfully yours,

(Signature)

**Personality in the letter of application.**—This is a comparatively long letter, but it would be of interest to any one who had advertised for a correspondent who knew the grocery business. It illustrates one important thing that should be remembered by the applicant for a position. The

formal, more or less impersonal application is often effective, because many employers use the written application only as a means of picking out those of the applicants who are to be asked to make application in person. But there might be two applicants with equally satisfactory experience and references. In such a case the one whose personality had made a favorable impression upon the employer, *in advance of the personal call of the applicant*, would have an advantage over the other, whose letter of application had given no index to his character. In other words, it is frequently desirable for the applicant to make his letter reflect his personality. In attempting to do this, however, he must be careful to avoid two things. He must, first, be careful not to over-step the line of modesty in his statements and suggestions about himself, and in the second place, he must be careful not to give the impression of "smartness." Brains are wanted in an employee, of course, but not the kind of brains that lead their owner into writing for effect, and into departing from the simple, straight-forward style of composition that always has had and always will have the greatest effect in business communications.

**Third part of the letter.**—The first two parts of the ordinary letter of application have been considered. The third part has to do with the opinions of others about the applicant's qualifications for the position. The last paragraphs in the letters that have been quoted illustrate the accepted way of referring to past employers. And past employers, by the way, are the best class to refer to. The beginner who is inexperienced in business must rely on his personal friends for references, but if the applicant has had experience, the testimonials of those who can talk about him in relation to his work are worth far more than the personal praise of people who know nothing about his business capacity. Of course the better known his references are, the better it is for him. The mere fact that he is able

to quote well-known names in his letter of application, gives him an advantage over others who may be just as well qualified but whose references are less familiar to the employer. Only a few positions are secured solely on the strength of names given as references, however. The references are usually investigated, and unless the well-known people to whom reference has been made can tell the prospective employer what he wants to know about the applicant, he stands little chance of getting the position. The one important general rule for the applicant is to give the names of people who know him and his work and who will be willing to speak in his favor. It is usually well to get the permission of people before using their names as references, and if this has been done, the fact should be stated in the letter.

**General testimonials.**—"To Whom It May Concern" testimonials are fast going out of fashion. Their enclosure in a letter is usually of but little value to an applicant. There can be no harm in using them in moderation, but they should not be expected to take the place of the personal investigation that the prospective employer will wish to make.

**The conclusion.**—A letter of application has no need of a formal conclusion—which is also true of every other kind of business letter. If applicants for positions would remember this, there would be fewer letters ending with such meaningless and weakening phrases as "Thanking you for any consideration this letter may receive, I am, etc." Of course the participial method of closing is always weak, and a direct statement is little better if the idea expressed is not essential to the effectiveness of the letter. Do not "hope that this application will receive careful consideration" or "trust that you will receive an early and favorable reply." These expressions do not help the case at all. You have done your part when you have told all that is neces-

sary about yourself and have referred the employer to people who can tell him more if he is interested. Do not weaken your case by adding any outworn phrases that mean nothing and that simply serve as evidence of your lack of originality and of your subservience to useless traditions.

A letter of application may be considered from three points of view.

- 1 Physical appearance,
- 2 What is said,
- 3 How it is said

What to say in an application, because that is the matter of most importance, has been considered first. But the physical appearance and the manner of expression are also important, and must be considered.

**Correctness**—The applicant must give careful attention to the physical appearance of his letter because the first purpose of the letter is to make a favorable impression upon the reader. Something has already been said about the relation between correctness and the impression that a letter makes. Certainly the letter of application has as much need of correctness as any kind of business communication. The applicant should show his regard for details and for the sensible conventions of business by making his letter conform in all respects to the rules of correctness. He cannot afford to resort to the strikingly unusual in paper, ink, or arrangement, any more than he can afford to be careless about spelling, neatness, or punctuation.

Bad grammar and bad spelling are never excusable in any business letter; they are fatal in applications. The story is told of a successful sales manager who made written application for an exceedingly important position in a great corporation. He closed his letter with the sentence: "I will be glad to go to New York for a personal conference at any time that may suit your convenience." The president

of the corporation was a keen judge of men, and he decided that a man who was so careless of details as to be unwilling to learn to use "will" and "shall" properly was not the man to be trusted in an important position. This is an extreme case, of course, but it well illustrates the necessity of conformity to the recognized rules of correctness in a letter of application.

It used to be the fashion to advise students of commercial correspondence to write their letters of application with a pen, so that they might prove their ability to write a legible hand. Except in the case of bookkeepers or office clerks, this is certainly not necessary at present. A typewritten letter is far more businesslike than a pen-written one, and a neatly typewritten letter of application is seldom out of place. With regard to the paper to be used little need be said. No intelligent applicant for a position, of course, would think of using poor paper. Correctness in these matters, after all, is simply a matter of common sense. The one general rule is to avoid giving the reader of the letter any reason for questioning your intelligence, your education, your earnestness, your ability, or your character. Be correct in all details of your letter, and you will have gone a long way toward conveying the desired impressions.

**Courtesy, conciseness, and directness.**—The letter will, of course, be respectful and courteous, and the importance of avoiding stereotyped expressions has already been indicated. Conciseness is as important in applications as in all business letters. Another important factor is directness. Many, many correspondents seem to think that a pedantic, roundabout method of expression is to be desired, because they believe it carries with it the idea of dignity and learning. Here is an extreme example. The following sentence actually occurred in a letter written by an applicant for a

position as foreign correspondent in an exporting house "With reference to other requirements that are important in connection with such a position, I might add that I speak and write French, German, and Italian fluently" Is comment necessary? How much better it would have been if the applicant had said simply "I speak and write French, German, and Italian fluently"

**The timid application.**—There is still another point to be remembered by the person who sells his services by mail, and that is to avoid any show of timidity or of assurance. If you feel serious doubts about your ability to secure the prospective position, do not apply for it unless you are skilled in concealing your feelings in your letters, for, otherwise, your doubt will be evident to the reader, and your obvious lack of confidence in yourself will usually bar you from consideration. Here is a timid, hesitating letter that would effectually destroy the writer's chances for consideration.

Dear Sir

I saw your ad in the *Tribune* for a collector, and I think I should like the position. I have been doing inside work for several years, and I have often thought I should like to get outside.

I have had some experience with the mail collections of our firm, so I know something about the collection business, but, of course, I should have much to learn about meeting people face-to-face and getting money out of them. For that reason I should be glad to start at a low figure, if you believe I could do the work.

I should rather not have you write to my present employers, Messrs. Smith & Reed, 21 Exchange Court, because I want to keep my present job if I don't get yours. I'll be glad to call and give you the names of some people who might be willing to say something for me.

Yours respectfully,  
(Signature)

**Avoid undue assurance.**—There are many things besides timidity in this letter that should not be there, but even

if the letter were perfect in all other respects, the hesitation and doubt of the writer would surely destroy its effectiveness. Few positions were ever secured by people who did not have confidence in their ability to fill the positions acceptably, and this confidence must be expressed or implied. But it must not be expressed or implied in such a way as to give the impression of egotism on the part of the applicant. Undue assurance in a letter of application is as bad as evident timidity. Every one is familiar with the biography of the typical captain of industry, whose early advent into the business world was marked by his appearance at the door of some office, with the remark: "You advertised for some one to sweep out the office, and I am the boy you are going to hire. Where shall I hang my coat?" Such "big-stick" methods of getting positions succeed only when they are backed by the proper personality, and when that personality is perfectly evident to the employer. Written words are colder than spoken words, and personality is an exceedingly difficult thing to portray adequately in a single short letter of application. Therefore in a letter of application it would not be safe to say "I have exactly the qualifications you want, and know that we shall get along admirably together. When shall I report for work?"

**The half-way ground.**—There is a half-way ground between doubting timidity and egotistical assurance. Its boundaries are vague, and are not to be defined by rules. Common sense is the chief guide to keep the applicant from straying over its borders, and genuine modesty and courtesy are the able assistants of common sense. Attention has been called to the value of stating chiefly facts in a letter of application, and of giving opinions only when they are needed to explain facts and to enliven a dry recital of events. It has also been shown that, in general, the employer is more interested in the opinions of others about the applicant than

in his own thoughts about him. If these two principles are remembered and applied, the correspondent will run little risk of offending on the side of assurance.

A letter has just been quoted that was ineffective because of obvious timidity on the part of the writer. It may be interesting to study the same letter, rewritten so as to avoid both timidity and assurance, and yet to express clearly the justifiable confidence of the writer in his ability to fill the position

Dear Sir

I should like to become connected with a reliable and successful firm in the collection business, and therefore I respectfully ask consideration of my candidacy for the position advertised by you in yesterday's *Times*. I have had some experience in collecting, I am greatly interested in it, and I hope to be able to remain permanently in some phase of the work.

Since graduating from high school and business college four years ago, I have been employed as bookkeeper and stenographer in the office where I am now working—Messrs Smith & Reed, Attorneys, 21 Exchange Court. They handle a large number of collections. During the past two years they have practically left me in charge of their mail collections, and I have some figures showing the results of my work that I should be glad to submit if you would be interested in them.

I am so much interested in collections that I want employment where I can give my entire time to collecting. Also I should like experience in personal soliciting to supplement my successful experience in making collections by mail. For these reasons your position appeals strongly to me, and for the same reasons you could be assured of interested and faithful service if you should desire to give me a trial.

If my application receives consideration, I respectfully request that you refrain from communicating with my employers until I may have had an opportunity to confer with you. I attach a sheet containing a detailed statement of my record and the names and addresses of several gentlemen who have given me permission to use their names as references.

Respectfully yours,  
(Signature )



**“Live wire” applications**—During recent years some interest has been aroused in an unusual kind of letter of application, which, for lack of a better name, may be called the “live wire” style of application. The name is due to the frequency with which the term “live wire” occurs in the applications of those who affect this style of expression. The following sentences quoted from “live wire” letters of application illustrate the kind of communications to which this term is applied:

I am a young man of demonstrated advertising ability. I have brains, a capacity for hard work, and I can write snappy copy that pulls orders. I have always delivered the goods, and my record is clear.

I know your proposition, and you can count on me to take off my coat and do the work of my life. I intend to make good, and I think I could do it more quickly with you than with any one else.

I have the reputation of being a live wire in the hardware trade. I can furnish you with gilt-edged references, and with proofs of a record that assays pretty close to 100% good.

**Business slang.**—A slight analysis of these sentences shows that their individuality is due to the liberal use of slang. But it is not bad slang. In moderation, the terms that are used are decidedly effective when they appear in letters of application for positions in which the ability to express himself in a breezy fashion is required of the applicant. The danger lies in filling an entire letter with this “live wire” material. Very much of it is likely to antagonize rather than inspire confidence. Business literature has been full of “live wire” methods of expression during recent years, and it seems possible that this is due to the desire of the business man, as soon as he awoke to the folly of following time-worn, out-grown, meaningless, pedantic, legalistic methods of expression, to go to the other extreme and to use

expressions that would best indicate his freedom from the bonds of hoary tradition. But there are indications that the pendulum is swinging back a little. Men are finding out that they can be interesting and simple and direct in their business communications without using the language of the person who expresses himself largely in slang because he is too lazy to think of equally forcible and more elegant methods of expression. The following extract from a letter of application shows how it is possible to use colloquial language without running the slightest risk of offending in any way.

In six years I have boosted the petty job of advertising man from an obscure desk in the corner of a stock room to a recognized position of trust and importance in one of the country's largest and most reliable department stores.

But like so many old established businesses there is a limit to their adoption of new ways, and for that reason, and that alone, I am looking for a new position. I am still in good standing with my people, and I shall stay with them until I get the opening I want.

**Replies to "blind" advertisements.**—There remains to be considered one other kind of application. This is the letter of application that is written in reply to a "blind" advertisement. A "blind" advertisement is one in which no clue is given to the identity of the advertiser. It is signed "X Y Z, care *Daily News*," "M K., 16134 Grand Ave.," "Box A-46, care *Popular Weekly*," or in some similarly impersonal way. Just a word, first, about the form of letters written in reply to such advertisements. They are not different from other letters except in one particular. The signature of the advertisement gives no clue to the identity of the advertiser, therefore it is unnecessary to use any salutation in the letter. An advertisement might be signed "A B C"; "A B C" might be The Smith Manufacturing Company, and in that case a salutation of "Dear Sir" would

be ridiculous. Avoid the difficulty entirely by omitting any salutation. Let the letter begin as follows:

(Heading)

Box JC-15,  
*Daily Times*,  
Newark, Ohio

I hereby make application for the position of accountant, advertised to-day in the *Times*, etc

**The complete reply.**—There are three kinds of replies that may be made to “blind” advertisements. The first kind is in no way different from any other letter of application (except with respect to the form, as explained in the preceding paragraph), full details of the applicant’s experience are given, his name and address appear in the letter, and no essential facts are omitted.

**The colorless reply.**—There are other cases, however, in which the applicant deems it unwise to go into any details. If a person is already employed, even though an advertised position appeals strongly to him, he may feel that its desirability would depend very largely on the character and status of the employer, and, because the advertiser’s identity is not known, the applicant may not think it necessary to go into details until he discovers whether the position is really one that he would want. In such a case it is customary for the applicant to write somewhat as follows

(Heading)

“Employer,”  
Care *Chicago Herald*,  
Chicago, Ill

Please grant me an interview. I believe I have the qualifications required for your position.

Respectfully yours,  
(Signature)

A letter of this kind, however, would not be effective unless the purpose of the advertiser was simply to get in

touch with people who might be interested in the position. If the advertiser wished to make a selection from among the applicants, using the letters as the first means of selection, the writer of a letter like the one just quoted would have little chance of being selected, because the letter tells nothing about him. It must not be forgotten, however, that the reserve and dignity of this letter might commend it to a certain type of employer. For the most part, however, such a letter would be ineffective, and for that reason a different kind of communication is usually to be preferred when application is made in reply to a blind advertisement.

The "blind" reply.—This last type might be called the "blind" type of application, because it is blind in the same sense as the advertisement itself is blind—it does not give the details by which the writer can be immediately identified. A blind application is usually resorted to by the experienced, successful, highly paid executive whose attention has been attracted by an advertisement that seems to promise a better position than the one he holds. Naturally he does not wish to let it be generally known that he is considering making a change in position, and, furthermore, he does not wish to run the risk of making application to his own present employer, who may advertise in such a way as to hide his identity. This latter contingency alone is enough to make it advisable in many instances to cover up the identity of the applicant. The following letter is an example of the tactful way in which an applicant may show his qualifications, and yet withhold his name without prejudicing his chances with the advertiser:

B-137,

c/o *System Magazine*,  
Chicago, Ill

I am interested in your advertisement in *System*, describing the qualifications of the man you want for advertising manager. I

believe I can fill your requirements. In this letter, however, I can do no more than suggest the general lines of my experience, for I am now employed, and it would obviously be unwise to give names and dates until I know more about your position.

Soliciting ads for a city newspaper gave me my first advertising experience. Then I went into the soliciting end of the agency business, and did well enough to secure a promotion to the head of the copy department. I wanted an individual line to advertise, however, so I left the agency and found a position as assistant advertising manager with a large manufacturing firm, where the assistants bore most of the responsibility. For some years I have been in full charge of the national and local advertising for my present firm.

I believe I have used my opportunities to good advantage, and I am only seeking a change now because I know I can handle a really *big* job. I am thirty years old, married, with six years' successful advertising experience behind me, and with abundant energy and determination to make good in the worth-while work for which I am looking. If your work is of this sort, I should be glad to hear about it—through your attorney if you prefer. In the meantime I am sure you will appreciate the advisability of my withholding my name. My attorneys are Messrs. Jackman and Blundon, 61 Wall Block, Cleveland, Ohio (although I am located in an Eastern city), and I can be addressed as B T L. in their care.

Respectfully yours,

B T L.

There is no need of mentioning references in a letter of this sort. It is understood that references on both sides will be exchanged and carefully investigated. The advertisement and the reply are both merely the first steps in a series of many written and personal communications and conferences before a "really *big* job" is filled, therefore the letter wisely goes into few details, and is intended merely to indicate the writer's general fitness for the advertised position.

Three ways of making written application in reply to blind advertisements have been shown. Which of the three ways is to be adopted in any given case is a matter to be decided with all the facts of the given case in mind. In

general it may be said that when the position is of comparatively small importance from the standpoint of the advertiser, the first or second method should be used—with the preference in favor of the first. But where the position is one of large responsibility and great importance, the third method has many points of advantage.

## CHAPTER XI

### INSPIRATIONAL LETTERS

A traveling salesman in the employ of a soap manufacturer had been making satisfactory sales until his route carried him along a line of small towns. Times were hard in these communities, and the discomforts of the country hotels gave the salesman fresh reason for discouragement and impatience. To add to the difficulty of the situation, a competitor's representative had preceded him by a few weeks, with a special price that had proved attractive to the dealers. He wrote a disconsolate letter to his manager, went about his work listlessly for a couple of days, and on the third day found the following letter waiting for him at his hotel.

Dear Mr Jones

The first of the month will be five days away when you receive this letter—just five days for you to make this the best month of the year. Yes, of course I know you are going to do it, but I wanted to remind you of the opportunity. You have made a great start, and I am confidently looking for a strong finish.

I want you to remember that you are not merely trying to beat a record this month, there's a little something to pay for the extra effort—an additional 5% on net profits for the ten highest men. That's a prize that is worth while, isn't it? The competition is close, and the list is going to be headed by the men who get behind their sales, and push for all they are worth during the rest of the month.

What's that? Condition bad? Dealers stocked? Low price on the other fellow's goods? That is a bad combination, certainly, and I know exactly what it means. I have been there myself, many times. These obstacles look mighty big to the man in a small town.

where the hotel is bad, where the stores are worse, and where the dealers won't loosen up. But here is a comforting thought that you should never forget. Ever since we have been in business—and that is some 30 successful years, thanks to you and the other men on the road—we have been continually up against bad conditions, stocked dealers, and low prices on competing goods—goods that are sold for nothing because that is about all they are worth.

And yet you and the rest of the salesmen have kept us in business despite these conditions. You have sold hundreds of cases of goods against just such conditions before, and you are going to do it now. And this is the reason—**Q U A L I T Y**, with capital letters, and all the emphasis in the language. Your goods are absolutely the best goods on the market—you know it, the dealers know it, and the people know it. The merchants simply must have them, and if they don't buy from you, their orders will be coming in by mail in a week or two. If you want commissions on the sales, forestall the mail-orders, and get the business now. You can do it, I know you can, because you have done just such things before. The business is bound to come our way, and it's up to you to make money for yourself by getting your share of it.

Don't think of the obstacles. Forget the discomforts. Don't permit yourself to be discouraged. Remember past successes. Take a deep breath of enthusiasm. Sell your proposition to yourself. Determine all over again that you can do the business—and then go out and do it. Sell goods? Of course you can, and we are looking forward with keen interest to the receipt of those orders that are going to put the Jones sales at the top of the list. Here's success to you.

Yours, with confidence,

(Signature )  
Sales Manager

**Effect of inspirational letter.**—It is not difficult to imagine the effect of such a letter. The average salesman would read it through once, and then he would read it through again. After that he would start out with renewed determination, and the mail that evening would carry an unusually large number of orders to the home office. Such is the effect of a real letter of inspiration. All over the country there are salesmen who are meeting with difficul-



ties, who are trying to fight discouragement, and who are doing their best to get the business that means money for themselves and for their employers. And in countless offices, efficient, magnetic, confidence-inspiring sales managers are sending out written messages of good cheer, of advice, of encouragement to the men on the firing line.

This is one thing that inspirational letters do—they take the place of personal interviews between sales managers and their men. But there are other business relations in which letters of inspiration can be just as helpful as they are in the activities of the sales department. Many of their possible purposes will be considered later in this chapter. The example that has been quoted, however, is sufficient to show what inspirational letters are.

**Purpose of the section.**—These letters are not easy to write. They are utterly beyond the ability of the "Yours of the first at hand and contents noted" type of correspondent. They cannot be written by the unimaginative follower of forms, or by the human phonograph that prides himself on his ability to dictate two hundred letters a day. They require ability of a high order, careful writing, balance, keen insight into human nature, and a host of other qualities. And yet, while the successful writer of inspirational letters must have the right personality, personality alone is not sufficient. He must have acquired facility in writing either by long experience alone, or by careful training plus experience. It is the purpose of this chapter to suggest a few principles that will serve as the basis for the necessary training—to point out some of the guide posts for the correspondent who is ambitious to write letters that will inspire.

The prospect of putting the principles of inspirational letter writing to actual use is one reason why this class of letters should be studied, it is not, however, the most important reason. It has been frequently said that commer-

cial correspondence is not a group of detached subjects—some of them far removed from the immediate interests of many correspondents. Commercial correspondence is the use of the English language to make people do things—many different things, it is true, but the tools used to obtain the results are always the same. Now, these tools—words and sentences—are the things with which this book is chiefly concerned. Unless they are thoroughly familiar with all uses of these tools, correspondents will be narrow, incapable of developing outside of the particular fields in which they may now be engaged. They cannot afford not to be familiar with all the principles underlying effective business correspondence. These principles simply find one method of expression in letters of inspiration, and it is to every one's interest to get a firm grasp on the principles by studying all possible methods of expressing them.

**Classification.**—There are many kinds of letters of inspiration, but they may all be divided into two classes as follows:

1 Letters to employees or fellow-employees who are concerned with selling

2 Letters to employees or fellow-employees who are not concerned with selling, or letters on subjects other than selling

These classes subdivide as follows.

1 Letters to those concerned with selling

a Letters to sales department officials.

b Letters to branch managers

c Letters to traveling salesmen

d Letters to store salesmen

e Letters to agents

2 Letters to those not concerned with selling, or letters on subjects other than selling

a Letters to office and factory workers

b General letters to subordinates

This classification is of interest chiefly because it indicates the range of things that inspirational letters can do.

The outline will not be followed exactly, because many of the principles that apply to one kind of inspirational letters apply also to the other kinds. However the first consideration of the subject will have to do chiefly with the letters that are written to those who need inspiration to enable them to make more sales.

**Two purposes.**—The first purpose of inspirational letters, obviously, is to inspire, but no letter that attempts to be inspirational can be successful unless it is educational as well as inspiring. These two purposes are always linked together. A letter that tries merely to work up a salesman's enthusiasm for the moment, without giving him any solid foundation for lasting inspiration, can be classified in no other way than as "hot air." And similarly, a letter that tries to be educational but that fails to provide any inspiration for the reader, is lifeless and ineffective. Inspiration and education, then, must be the twin purposes of every letter that is written in order to increase the productivity of sales people.

**The first purpose.**—The first purpose of the correspondent who wishes to get more business from a salesman is to make the latter want to be a better salesman and to do his best at all times, the second step is to make him resolve to do the things that are necessary to bring about increased efficiency. In other words, if a salesman is inclined to half-efforts and lack of energy, for example, his manager must first show him the error of his ways and make him want to do better, and then the manager must awake his determination to get out of the rut. Desire and determination are not the same thing, each must be aroused by the correspondent, and this part of his work is purely inspirational.

**The second purpose.**—The educational part of inspirational letter writing comes next. After a salesman has been made to want to do better and to resolve to do better, he must be shown how to put his resolution into effect. The

second great purpose of the inspiring correspondent, therefore, is to give specific directions and instructions concerning the salesman's work. The salesman must be shown the responsibility of his position, and his activities must be directed into the most productive channels. He must be told what desirable qualities he ought to acquire, and how he can acquire them. The educational side of the letter of inspiration must never be forgotten, definite directions and instructions are necessary if the newly developed inspiration is to show tangible results.

**Necessary qualities of the writer.**—Unusual ability is required to enable a correspondent to write effective letters of inspiration, but the personality of the writer is as important as his ability. Some of the characteristics of the successful writer of inspirational letters are as follows:

**Optimism.**—He must have optimism, real optimism. Simply the expression of optimism is not enough—any one, even the avowed pessimist, can use words that suggest optimism to the reader who does not know the writer. But this lack of sincerity is never effective in letters to salesmen. The men in the field must feel the personality of the correspondent, they must gather the spirit of optimism from his style, from his attitude toward them and the things they sell, and from what they know of his personality—as well as from the words he uses in his letters. If a sales manager does not really believe that the salesman can sell goods, that the goods are going to be sold, and that no obstacles are going to obstruct the success of the business, he surely cannot make the salesman believe these things. Optimism, then—the kind that never fails to arouse optimism in others—is the first essential quality of the successful writer of inspiring letters.

**Knowledge of the business.**—The second necessary quality is knowledge of the business. If a man has never sold goods himself, he must be an unusual individual if he

can tell others how to sell them. If he has never experienced the discomforts of life on the road, he is scarcely in a position to give practical help to a salesman who needs specific assistance in meeting a difficult situation. Of course there are sales managers who are able to grasp the details of the business without having served an apprenticeship in the lower positions, but the average man cannot manage others successfully unless he has himself been managed, he cannot give practical advice unless he has himself experienced the conditions that gave rise to the need of advice. In particular, the inspirational letter writer should be familiar with the territories of the salesmen to whom he writes. The man who stays in his office all the time cannot expect to write about conditions in the field, and to have his letters command respectful attention. He must know what he is writing about, and the only way to know conditions in the field is to observe them at first hand. Reports from salesmen are of great assistance, but they are not alone sufficient to give all the necessary information.

**Confidence.**—Closely connected with knowledge of the business is the confidence of salesmen in the man who writes inspirational letters to them. Confidence is born of respect, and respect is fostered by a consciousness that the man above knows what he is writing about. If a sales manager makes a single impractical suggestion to a salesman, the confidence of the salesman in his superior suffers. This is something that should be carefully avoided. Every direction that is given, every suggestion for increased efficiency, should be tested and proved before they are embodied in a letter of inspiration.

**Helpfulness.**—The successful writer of inspiring letters must be moved by a spirit of helpfulness. He must really want to help the men in the field. He must realize that it is always more effective to lead others than to drive them. Many sales managers, however, seem to think that

commands are more effective than suggestions. For instance, one correspondent wrote to a man whose sales had not been showing up well.

What's the matter with your sales? You must know that we can't afford to keep a non-producer on our selling force. We want you to take a brace, and to bring up your sales. If you can't do it, we shall have to find some one that can.

There is certainly not much helpfulness in a letter of this sort. It is calculated to appeal only to the emotion of fear, and, while fear is an incentive to greater effort, it certainly cannot be called a source of inspiration. The best results come from making a man want to do better, from showing him exactly how he can do better, and from giving him the enthusiasm that is essential in the sale of goods. These things can be accomplished in a letter, only when the writer really wants to help the reader—when he is inspired by a desire to lead him, rather than drive him along the road to success.

Approachableness and reasonableness are closely allied to helpfulness. The sales manager who simply gives orders does not have the whole-hearted cooperation of the selling force, but the manager who tells his men why he asks them to do a certain thing, usually enlists their enthusiastic support. It is not enough to establish a certain house policy and to require the salesmen to live up to it, they must be shown the why of the policy. Some managers refrain from explaining their requests and their positions on various matters because they think it would be undignified to take the salesmen into their confidence.

This is a mistaken attitude. Dignity should not be emphasized too much in the relations between the members of a sales department. Of course a superior must always command respect if he is to retain his usefulness, and a certain amount of dignity is necessary if the respect of salesmen is

to be gained But the dignity that chills and repels is worse than none at all The successful sales manager must have much in common with his men, he must know their problems and be able to do the very things he asks them to do; and in this intimate relation there is little room for formal dignity There is nothing undignified in telling salesmen why they are asked to do certain things, and there is no way of getting their entire cooperation except by being frank and reasonable with them in every particular

**Ability**—Of course the writer of inspirational letters must be able to think and write directly and simply It is well known that clear, direct writing is the result of clear, direct thinking No correspondent can go very far if his thoughts and his expressions are lacking in clearness and directness—the sales official, least of all Salesmen are accustomed to the use of straight to-the-point language; they know the practice of logic and the value of evidence, they are keen students of the methods of making the English language influence people, and they are quickly antagonized by roundabout thinking, confused statements, fallacious arguments, and by obvious inability to state a simple thought in a simple way

**Knowledge of human nature.**—Lastly, the successful writer of letters of inspiration must be a student of human nature He must remember that his salesmen are to be treated as individuals, not as a class, and that each one requires separate study and special consideration Some salesmen can best be handled by being given definite instructions regarding the details of their work, some resent too detailed superintendence of their activities, and are best handled by being given suggestions rather than definite directions, some men have lost their sensitiveness, and respond to nothing less than straight-from-the-shoulder ultimatums from their manager, while others must be handled “with gloves,” as the saying is Every man presents a

problem for the sales manager to solve, and the success of the latter is largely determined by the degree to which he finds out what methods of treatment are best adapted to the peculiar needs of the individual members of his selling force

**Influence of a strong personality.**—A sales manager with a strong individuality has a tremendous effect on the men and women who work under him. Perhaps in no other work is personality so prominent as in selling. The good salesman sells goods, it is true, on their merits, but it is his personality often that gives him a hearing, and makes possible his presentation of the merits of his proposition. Personality can be developed by patience and conscientious effort. It is the part of the writer of inspirational letters to express his own characteristics and ideals so forcibly that the salesmen will adopt as a model the personality portrayed by the letters, and will consciously or unconsciously imitate the writer who has won their confidence and respect.

**Style.**—In a very general way the question of what to say in a letter of inspiration has been considered. The necessary characteristics of the man or woman who would be successful in handling salesmen by mail have also been considered. Now comes the matter of style—the method of expressing the things that are properly said in an inspirational letter. The writer must not look at this matter from his own standpoint—he must not write to please himself, or as he thinks he would like to be written to if he were a salesman. He must actually put himself in the salesman's position, adopt the salesman's point of view, consider himself invested with all the salesman's characteristics and confined by all the salesman's limitations, and he must then write in the manner that would probably be most effective in the case of the typical salesman with whose personality he has endeavored to place himself in harmony.



In other words, the letter of inspiration must be written from the standpoint of the field, not of the office

In general, the style of the letter must be suited to the characteristics of the individual salesman who is being addressed. His age, education, experience, and mental peculiarities must all be taken into consideration. Style, then, is largely a personal matter between the writer and the reader of the letter, and general principles regarding it are of little practical value

The direct style.—There are some principles of style, however, that have a universal application in all inspirational letters. If a large number of these letters are examined, it will be found that they are all written in a certain breezy, personal way, that can best be described as "direct." In the slang of the day this style is usually termed "snappy." "Snappy," however, has come to mean many things, not all of which could be applied to letters of inspiration. But if "snappy" is used in its original significance of "crisp," then "snappy" certainly describes the style of most of the successful letters to salesmen

To emphasize the value and the meaning of a direct style, it is well to offer first an example of the indirect style of letter writing. The following letter is a good illustration of how *not* to do it:

Dear Sir

We have given your reports careful consideration, and regret very much to find the sales on our leading brands have shown a slight falling off during the period from July 1, 1917, to June 30, 1918, as compared with the preceding fiscal year. We are very sure that you have done your best to prevent this loss, but we wish to urge renewed effort for the coming twelve months. We shall be glad to have your detailed analysis of the conditions that have been responsible for the falling off in distribution.

Yours very truly,

(Signature)

This letter is perfectly dignified, perfectly correct, and perfectly ineffective. It is as cold as ice. There is no life, no encouragement, no enthusiasm. The letter would be answered in a perfunctory way, placed in the file, and speedily forgotten. Compare it with the following letter, written around the same set of facts, and dictated with the real purpose of increasing sales. It embodies the direct style and intimate, personal touch that arouses the reader and makes him determine to meet the writer's wishes.

Dear Mr. Brown

Another year has gone, and another year's records are before me. It is mighty interesting to get these reports from all over the country, to line them up, and to see the general upward trend of business. Nearly everybody reports good gains—not, perhaps, what I had expected, but gains that are satisfactory and promising, nevertheless. I am glad to see that your territory has shown an increase in some brands. The gain is in low-priced goods that ought to prove popular and growing sellers. There isn't a great deal of profit in them for us now, but if they become established, the volume of business should make the trade exceedingly desirable. Good work, Mr. Brown, keep after these popular-priced brands, and you can count on our hearty cooperation.

We wish these little comments on the salesmen's reports could be all honey. But it isn't good for any of us to have things too much our own way, a certain amount of vinegar seems to be needed to put the fighting spirit into us. And this is the very diluted vinegar that we have for Mr. Brown.

Decreased sales on our leading brands in a territory where we have spent lots of time and money! What's the matter with New England? I know you have called my attention before to the dangerous outlook, but I didn't think the situation would prove as serious as you seemed to expect. However the figures show that you were right, and now it is time for us to go into the matter carefully together. Won't you please let me have your detailed comments on the situation, so that we'll have a tangible basis on which to work?

We are going to make a better showing this year—you and I—and we want to lay some plans for a vigorous campaign that will put New England where it belongs—at the head of the list. We

can't afford to go backward. Every year ought to see an increase, and we are going to do our best to help you to change the figures for next year. Everybody is promising big results. The quality of our goods is going to tell heavily in another twelve months, and you are sure to share in the benefit. It is simply a matter of concentration, study, and salesmanship. You can count on us for all the help we can give you, and we know that you will more than hold up your end. The business is in the territory, there isn't a better territorial manager in our entire organization, you have the goods and you have the prices, and you are going to get the business. How many cases of each of our brands will New England take this coming year?

Yours very truly,  
(Signature)

**Write as you would talk.**—The secret of good style in a letter of inspiration seems to be to write as one would talk. This is not the secret of good style in all kinds of letters. Conversation often needs to be toned down, polished, and revised before it can safely be embodied in a letter, ordinary business conversation is frequently too free and easy, too careless of conventions, and too full of colloquialisms, to make it suitable for many kinds of business letters. In the case of letters of inspiration, however, the situation is different. When a salesman visits the home office, the sales manager grips him by the hand, sits down opposite him, looks him straight in the eye, and talks over his problems with him in the most intimate and personal manner possible. This is the only method that is effective in inspiring the salesman to go out and break his former record, and it is the only method, figuratively speaking, that can be used with success in letters of inspiration. The correspondent must picture the salesman right before him and then he must write in the same free and unrestrained way that he would use in talking to him if the salesman were actually present.

**Dignity.**—The inspirational letter must be easy, colloquial, and intimate; but it must always be dignified. Dig-

nity, however, does not mean pomposity. The correspondent must command the respect of his readers without repelling them. He should also remember that colloquialisms do not mean vulgar slang. The ordinary familiar terms of salesmanship are perfectly proper in a letter, because they mean more than any other possible methods of expressing the same ideas, but the colloquial tone of the letter should never degenerate into an attempt to imitate the language of the street.

**Specific suggestions**—What to say in any particular letter must be determined solely by circumstances. Specific directions for handling salesmen by mail are not possible, general suggestions only can be given. Some of them are as follows:

**When definite help is needed.**—If a salesman really needs specific directions, give them to him, reserve the “ginger” talk until the end of the letter, after definite information and help have been provided. Here is a letter from a book salesman that indicates the need of definite help:

You will note by my report that I have not been very successful the last few days. I have been working among foreigners, and I don't seem to be able to interest them in the educational value of my proposition. I am somewhat discouraged, and don't know how I ought to proceed.

A keen sales manager would have jumped at the chance to help this salesman, but unfortunately, the letter that was actually sent in reply was almost worse than none at all. It ran as follows:

Your report for Thursday is just at hand, and I note what you say about being unable to interest foreigners. You have already received our new sales manual, and I don't know that there is anything that I could add that would be of interest. On the whole, I find foreigners are just about as good prospects as Americans, especially if they have children attending school.

There is a suggestion of selling value in the last two lines, but it is weakly stated, and would probably fail of effect upon the salesman. The manager who writes a letter like this acknowledges his own weakness. Note how the letter might have been written:

Getting business from foreigners is certainly an interesting problem. I suppose that most of us who have solicited among them have felt as you do at times. The encouraging part of it is, however, that our records show foreigners to be one of our very best classes of customers. Whatever language people may speak or have originally spoken, their hearts are about all alike. Even though some foreign parents may not be able to read English, their children are able to, and most parents have a wholesome pride in their children and in their advancement. This feeling seems to be even stronger among our sturdy foreign citizens than among many people of native birth.

We have prepared a little book of suggestions for the use of salesmen canvassing among people who do not read English but who have children that do. We are sending it to you, and it ought to clear up many of your difficulties. Work slowly at first among foreigners, become acquainted with any peculiarities they may have, follow the suggestions in the manual, and we are confident you will get results that will please you—and us.

Whatever your success may be, write us carefully as frequently as possible, and we shall try to give you all the help you need. Remember that what seems particularly hard at first, seems hard usually because it is different from our accustomed difficulties. Study the problem, and the difficulties are bound to disappear. Go over the little booklet to-night, apply its suggestions to-morrow; and we are confident you will have some orders to send in with to-morrow's report. We wish you success.

**When encouragement is needed.**—Sometimes a salesman writes for assistance when what he really needs is not so much specific help and direction as “ginger” and encouragement. He is simply unnerved, and needs a friendly hand on his shoulder and a word or two of optimism and success. In such a case, he needs to be shown that the obstacles he sees are fancied, not real, and that he can sur-

mount them if he will only make the effort. The sales manager must carefully distinguish between the appeal for help that is prompted by temporary pessimism, and the appeal that is prompted by a real need for definite direction. He must make this distinction on the basis of the letters and of his knowledge of the salesman's personalities, and then he must be careful to make his reply fit the conditions.

**Softening the news of a price advance**—Letters to salesmen frequently convey news of price changes. This news should be made interesting. An increase in price is a hard blow for the salesman, the correspondent should make an effort to soften it by showing why the price is raised and by telling about the matter in an interesting way. One way, and the wrong way, is as follows:

Golden Rule brand advances 20 cents a case on March 26. Please be governed accordingly.

A better way is as follows:

You know that prices of raw material are going up in all lines. We have been holding Golden Rule down until now we are way below competing brands, but we have reached a point where it means either less commission for our salesmen or a higher price for the dealer. You know what our decision was without our telling you, don't you? The dealer can well afford to pay the difference, because he can pass it on to the public.

Therefore you will have to ask 20 cents more a case for Golden Rule, on and after March 26. With the same percentage commission to the salesman, this advance means a few cents more on each case for you, it means a price to the dealer that is fully as good as the price of any competing goods, and it means the surety of keeping Golden Rule at the same high quality that has won its success since the day it was put on the market. Sell it on quality, not on price, and you will find the increase will have no effect on volume of business.

**Developing the salesman's personality.**—There are certain qualities that a salesman must possess, and the inspira-

tional letter writer can do much to develop them in the salesman, and to make him want to develop them for himself. Courage and persistence must be constantly preached. Salesmen are particularly prone to think that "the far pastures look greenest," the other man's territory always looks better than their own. They must be shown that sales depend more upon the salesman than upon the territory, and that there is business everywhere if the salesman will only find it. Industry must be the subject of many letter-talks, and the loafer must be discovered and eliminated or reformed. If he is to be reformed, he needs "pepper" instead of "ginger," and when a firm word and a tight rein are needed, the correspondent should not hesitate to supply them. Praise should be mingled with blame. Never let a salesman think that his good points are not appreciated. Help him with constructive criticism, but do not forget that what he needs most is encouragement.

**Necessity of care of criticism.**—Nothing is worse in letters to salesmen than sarcasm, discourtesy, and untactful criticism. A sharp, fault-finding letter from his manager frequently destroys the efficiency of a salesman for a long period. He is peculiarly susceptible to suggestions, and the detached nature of his work makes it difficult for him to appreciate the point of view of the office man. He is usually doing his best, if results are not satisfactory, he wants help, not bald criticism, and if in this situation he receives a tactless letter from the home office, his enthusiasm and ambition are decreased fifty per cent. If every sales correspondent had at some time been a salesman on the road, he would be very, very careful of the manner in which he phrased his criticisms of the men under him. Great desire to help and great tactfulness are necessary if the best results are to be obtained.

**Arousing enthusiasm.**—Lastly, the inspirational letter-writer should never forget that one great secret of success

in salesmanship is enthusiasm. This is the quality that laughs at obstacles, carries the salesman over the hard places in a sale, enables him to forget a day of disappointments and to go out with renewed determination to succeed, and makes personal salesmanship the effective force that it is in the distribution of the world's goods. The sales manager must put enthusiasm into every letter he writes; he must possess it himself in unbounded measure, and he must know how to impart it to others. It is hard to make the typewritten page of a letter breathe enthusiasm, but unless that very thing is accomplished, the attempted inspirational letter can be of little value.

**Letters to office and store employees.**—Thus far consideration has been given chiefly to letters to people that are concerned with selling, and the illustrations have been taken from letters written to salesmen in the field. Inspirational letters, however, are just as effective to store salesmen and to office and factory workers as they are to traveling salesmen, and the principles that make them effective are about the same in all classes. The inside man can take his troubles personally to his superior, and can usually get individual help without resorting to the use of letters, therefore letters of inspiration are not frequent to people working under the immediate supervision of the man whose duty it is to inspire them to increase their efficiency. Such letters can be used, however, to advantage, and many successful organizations make much of personal letters of encouragement and advice to their employees. A well-known chain store organization sends a "Red Letter" to every store clerk whose special efficiency in any line has come to the attention of the home office; and several great railroads always advise an employee, in a tactful letter of encouragement, whenever a patron has commended the employee to his superiors.

**General letters and house organs.**—It has been shown that letters of inspiration may be classified in accordance



with the occupations and locations of the people who receive them. They may also be classified as special or general. A special letter of inspiration is sent to a single individual, and is written for his particular benefit. A general letter of inspiration is sent to a class of employees. It is either a form letter (the same letter reproduced many times), or it is frankly a printed publication devoted to the interests of the class of employees to whom it is addressed. Most of the discussion in this chapter has had to do with the special letter of inspiration. The subject of general letters of inspiration is too large to be considered in a work of this character. It is sufficient to say that large business organizations in constantly increasing numbers are finding it advantageous to issue "house organs"—periodicals devoted to the interest of their employees. House organs were first published for the benefit of traveling salesmen and dealers, and later were printed to meet the needs of inside workers as well. The writing and editing of house organs has come to be an occupation in itself. It requires a knowledge of printing and publishing, considerable selling ability, a ready pen, and a large store of common sense and real, unquenchable enthusiasm for the house and the goods it handles. The field is an enticing one for the man or woman whose taste and ability lie within the fields both of business and of literature, and there is no better preliminary training for one who wishes to enter this field than a study of the methods of using the English language to make people do things, as exemplified in the principles and practices of commercial correspondence.

**Summary.**—The purpose of this brief study has not been to enable the student immediately to write successful letters of inspiration. The purpose has been simply to suggest some of the important principles that must be applied in practice many times before success can be achieved. No great degree of facility in writing inspirational letters

can be expected until the student has had much experience, and until he has supplemented the brief outline of principles in this chapter by a study of many successful letters of inspiration.

**A reference.**—The student who seeks to learn all he can of this subject should surely read Holman's "Ginger Talks," published by the Sheldon University Press, Libertyville, Ill. This book is a classic in the field of inspirational business literature. It has been the source of inspiration for many salesmen, and it should prove of equal value to the correspondent who seeks to acquire the power of handling salesmen by mail.

## CHAPTER XII

### CREDITS

To the average man of business, the matter of obtaining money from delinquent customers appears only in its most forbidding form. When he thinks of a bill collector, he sees in his mind's eye a hawk-visaged, black-moustached sharper, whose repellent business has robbed him of all human feelings, eternally employed in hunting down dead-beats, playing a whole bag of tricks before he wins at the game of wits, charging his employer a considerable percentage of the sum collected, saddling upon him the reputation of driving a hard bargain, and giving an honest and kindly merchant a bad name. The average business man has learned that some money must be lost from bad accounts, he has learned the delays and costs of lawsuits and the unpleasant reputation they give, and he feels hopeless in the presence of bad debts.

Nevertheless, money that is owed to him belongs to him, and he should be able to collect it, even when he has no more hold on his customer than the use of the mails can give him. How is the money to be collected, without losing the customer?

**Understand credits first.**—The necessity of adopting unpleasant methods in order to collect money often presupposes an unwise grant of credit to the delinquent debtor. It is true, of course, that even after the most careful investigation has been made of the credit status of a customer, a mistake may be made, and credit may be granted to some

one who is not entitled to it, and it is also true that credit may be wisely granted to some one, who, when the time comes to pay, finds that wholly unexpected conditions make it impossible for him to meet his obligations promptly. Despite these facts, however, the unwise granting of credit is the most frequent cause of a situation which necessitates a series of letters to the debtor before he can be induced to pay the money that he owes. Accordingly an understanding of some of the important principles of credit granting is invaluable to the correspondent who is charged with the duty of collecting money from those who owe it. Even though one may not be the credit manager of a business house, and even though he may never have to extend credit by mail, he will be helped to write collection letters that will bring in the money if he knows something of the methods employed in correspondence with a customer before a debt is incurred.

**Type of credit letters to be considered.**—Credit is granted in all kinds of businesses. The whole business world is founded on credit, and no business establishment escapes the necessity of applying sound credit principles in its activities. There are, however, two phases of credit granting that are familiar to nearly every one. One of these phases of the subject has to do with the granting of credit by retail stores to their customers, and the other phase has to do with the granting of credit to retail stores by the wholesale houses and manufacturers that supply goods to retail merchants. The granting of credit by retail stores to their customers is ordinarily not the result of correspondence, it is usually the result of an interview between the store-keeper and the customer, followed by some personal investigations on the part of the merchant or some one acting for him, or it is simply the result of personal knowledge of the customer's reliability on the part of the store-keeper. Because this kind of credit granting does not

ordinarily involve correspondence, it will not be considered. But the other kind of credit granting already referred to—the granting of credit to retail stores by wholesale houses and manufacturers—usually involves a great deal of correspondence; and, because this kind of credit granting is very common, it will be used to illustrate the principles that ought to be applied in all letters involving the investigation, granting, and withholding of credit.

**Service at the basis of credit.**—When a jobber or manufacturer extends credit to retail dealers, the purpose is to serve the dealers by allowing them to do a larger business than would be possible if they could buy only such goods as they had the cash to pay for, and by letting them pay for the goods as the goods are sold. Both parties, of course, benefit, since the jobber or manufacturer gets a larger order than he would otherwise receive, and his own business is increased accordingly.

But the result of a credit investigation is not always the granting of credit. Many times credit is withheld entirely, and often the amount of credit to be allowed is definitely limited. Even when this is the case the supply house is serving the customer. The supply house's careful inquiry into the retail dealer's financial condition, his opportunities for doing business, the proportion between his present orders and his past sales, of course primarily safeguard the supply house itself, it reduces the likelihood of having the goods returned unsold, or losing money through the bankruptcy of the customer, or at least of having to wait for the money until long after it is due. The supply house must have its money on time to meet its own obligations, and it must look carefully into the credit status of those who buy from it in order to make sure of getting that money.

But in this, great as is its service to itself, its service to the customer is even greater. For it saves him from bankruptcy by saving him from overstocking. Overstocking, as

every credit man knows, is the direct cause of a large proportion of the failures among retail dealers. The merchant, enthusiastic over a good season, or sanguine over the prospects for the season he is just opening, overestimates the amount of business he is going to do. He buys more than he can sell, he cannot meet his obligations, and disaster follows. The wise credit man saves him from this kind of trouble. Better than the retailer can know the dangers of overstocking, the credit man knows them, and he steers the retailer away from the reef that is strewn with the wrecks of many hopeful craft. Bankruptcy of a customer of a wholesale house means loss for the house, but it means ruin for the customer. The sort of credit service that prevents bankruptcy is very real service to the customer.

Just as service and the desire to give satisfaction must stand out all over letters adjusting complaints, so courteous, intelligent, positive desire to serve must stand out all over the letters of the credit department.

**Making the position clear from the start.**—These two elements are an important part of the policy of the credit man: willing service in the customer's interest; and definite insistence on right business principles. Both of these must show in his letters, and they must show in every letter he writes, to a greater or a less degree. Especially at the first is it needful that he educate the customer in the matters treated in the preceding paragraphs.

**Granting credit—the wrong way.**—No matter how good a customer's standing may be, one cannot be sure that it will remain so forever. And then there is always the possibility that he may have been rated too high. Suppose that without much inquiry, or without any conversation with the customer about credit, you grant him as much as he wants, telling him how glad you are to have a man of his standing on the books, and treating the subject of credit as if it were a topic never brought up among gentlemen.

Suppose, for instance, you write as follows to a customer who has sent in an order for goods to your wholesale house:

Your order of March 2, of which we enclose a duplicate, will be handled under our number 5436, and will go forward as you request on April 10

Although you said nothing about terms, we suppose that you wish to open an account, and we extend you our usual terms of 2/10, net 30

Of course the recipient of such a letter will understand that his rating has been looked up in the books of the commercial agencies, but the brevity and apparent lack of interest shown in such a communication will imply that you care comparatively little about the matter.

**The result—with a poor customer.**—What happens when this letter is received by a man who is a little careless about meeting his obligations? Such a man is always being crowded a little; he is always behind in some of his accounts. He will order more from you than he should, and when the pinch comes, he will be indignant and insulted to have you come down heavily upon him—and he will probably be unable to meet his obligations. Furthermore, when he does have money to pay, he will instinctively give the preference in his payments to a house that looks strictly after its credits, and which always gives the impression in its letters that credit granting is a serious thing and that no one can receive credit who has not been very carefully investigated

**The result—with a good customer.**—But suppose the letter goes to a man of really admirable rating, and of high business character. If he is intelligent enough, he may despise you for your lack of caution. He will fear, moreover, that so lax a policy in granting terms will be followed by trouble later. But if he is not so well informed, he will be educated by this letter into thinking that all he has to do when he wants any amount of credit is to ask for it;

and since there must be a limit to the amount of credit you can extend to him, he may be angry when you are obliged to call a halt. If he gets into difficulties through business circumstances which are beyond his control, and comes to you for help, he will not be able to talk things over as frankly and fully as if you and he had from the beginning treated your credit relation as a thing to be thoroughly understood and discussed in all its phases.

**Granting credit—the right way.**—The best business houses in the country, the ones with whom every retailer wants to do business, are stiffening up their credit policy, helping their customers, building their businesses on a more solid foundation, and improving the financial condition of the whole country, by frankly talking things over with their customers. The following letter reflects that policy, and is similar to one sent out, from a large Chicago house, in a situation like that considered in the preceding paragraphs.

My dear Sir:

Thank you for your order of March 2, which has been handed to me by Mr. Harris. We shall expect to be able to fill it, as you request, for shipment on April 10.

We are glad to welcome new customers to the house of Parson and Wilton, and to assure them of our desire to serve them in any way that our position and our experience make possible. Mr. Harris speaks of you and your business in such a way as to leave no doubt in my mind that our relations will be the most pleasant, and the reports from the agencies also indicate that you are fortunate in your standing. You are no doubt familiar with such blanks as the enclosed, and with the policy, which we maintain for the sake of our customers not less than ourselves, of going direct to the customer for more detailed information about his business than the agencies can give. When you have filled in this blank and returned it to us, we can use it as the basis for a more intelligent granting of terms than we could otherwise.

Our long experience has taught us that we are best able to help our friends by putting at their service our knowledge of trade conditions, of prices and seasons and goods, when we are in the habit of discussing frankly any matter that concerns our mutual



interest And let me say that by just so much as the present information we ask is more specific than that furnished by the agencies, by that much we hope to make our service to you personal and intelligent

I look forward to pleasant personal relations in the future

Yours very truly,

(Signature)

**What does this letter accomplish?**—This letter, as it happens, was sent to a successful but old-fashioned merchant, and so represents a little extra effort to make the request of the credit department appear in the right light. It treats the sending of the blank partly as a matter of routine, but chiefly as a sign of the intelligent service which the house can render its patrons. Though it acknowledges the order, it does not say that the order will be filled, it makes the filling of the order conditional on the receipt of satisfactory data on the blank Then it proceeds to carry out the thought implied in the last sentence of the first paragraph, "We shall expect, etc.," by showing the customer that the information already received has assured the house that he is the sort of man that is welcome as a customer When, therefore, it goes on to ask for more information, it implies, "We do not do business superficially, we expect to know you as an individual, not only as a member of the class of reputable business men. It might be enough for us merely to accept general information, and so to brand you as a Class A customer, but we can help you only when we know you better than that." Experience shows that very few customers misunderstand the purpose of such a letter, or are offended by it. Nor would the average customer be unwilling to answer the intimate questions regarding his business affairs that are asked for on the blank enclosed with the letter, when the letter itself is phrased like the one that has been quoted Imagine, however, how the merchant would feel if these intimate ques-

tions were asked of him for the first time after he had gotten into business difficulties. Every word of them would seem to say, "You are under suspicion, and we want to know all about you."

**The letter granting credit.**—The letter that has just been analyzed is a trifle longer than the usual letter that is sent to a first customer, but it has been purposely made longer so as to illustrate completely the principles involved. Assume that this letter was successful in inducing the customer to fill out the blank and give the desired information. The credit man might then write a brief note, as follows:

Thank you for your prompt and courteous reply of March 10. The information it contains is clear and satisfactory.

The factory tells me that your order will be ready for shipment April 10, as you requested. The goods will go to you under the terms of 2/10, net 30.

When you next come to Chicago, please be sure to drop in so that I may have the pleasure of making your acquaintance.

**Refusing credit tactfully.**—Can you refuse credit in such a way as to make friends? This is the avowed intent of many a good credit manager, and it is possible only when he explains to the customer that the refusal is made in the customer's interest just as much as in the interest of the house.

The information which you mailed me on April 27 has come to my desk; thank you for the promptness and fullness of your answer.

It is evident that your resources bear a dangerous proportion to your liabilities, since you are, as you frankly state, somewhat undercapitalized. We appreciate that you are just beginning business, and that your favorable location and the other circumstances in your favor make it probably only a question of a short time before you will be well established. But in the meantime we should be doing you an injustice if we did not point out frankly the dangers of such a position. If your sales materialize as you have reason

to expect they will, you will be safe, but if a bad season should intervene, you would be seriously involved. Since you have not the experience of previous sales to guide you in your estimate of your needs for the present season, your only guide must be the amount you can stand to lose, making proper allowances. Evidently in the present case this is decidedly small.

If you can secure an addition to your present capital, say of \$1,500, we shall be glad to let the order stand, though we should advise cutting down the item of overcoats to one-half its size for present shipment, reserving the remainder if you wish for a later date in case you find you need them. Our experience indicates that your locality uses less of these goods than your order estimates.

In the meantime it is a pleasure to indorse your position of co-operating fully with the house with which you deal, and to assure you that we shall be glad to give you all the help, in advice as well as in terms, which we consistently can. Your cooperation makes this possible.

**What he might have done.**—This credit manager might have simply refused credit and invited the customer to accept the house's C. O. D. shipping terms, he might have sent a brief letter asking permission to send a draft attached to the bill of lading and these are proper things to do in certain cases, particularly where the customer has a bad reputation or does not cooperate fully in sending information. But he did not do these things. He looked the man up, he found he had possibilities, and needed only a bit of advice. Observe that the credit man does not in this letter ask the customer to have some one guarantee his payment, nor does he ask anything which might hurt the dealer's pride; it would have been less tactful even to suggest several alternatives in this letter. If the additional capital cannot be secured, an alternative must be mentioned, but there is no need of that until the better course has been tried and has failed. The credit man has invited the customer to be frank, and he has maintained a genuinely helpful attitude.

**Avoid unpleasant statements.**—So far the examples

discussed have dealt with customers of the right sort, men whose standing was practically assured, or whose honesty and capacity were undoubted. In dealing with them, it is highly essential to secure their full cooperation from the beginning. But unfortunately not all men come into this pleasant category, if they did, the task of the writer of credit letters would be easy. He must know what to say when his advices indicate that the new customer is not trustworthy, either because he is unbusinesslike, or is definitely a "shady" customer, guilty perhaps of trickiness in the past. Even such a man may improve if watched strictly, and may develop into a valuable customer. At any rate he can sell some goods and turn some money into the house. The problem of the credit man here becomes somewhat a matter of salesmanship, for he must make the customer feel that it is better to buy goods from his house for cash than from another house for credit. If his house has the reputation of holding to a wise policy, he has the advantage of knowing that his customer half anticipates that his request for credit will be refused, and that the customer nevertheless wants to do business with the house.

The following letter is one which might equally well be sent to an honest but unbusinesslike man, or to a trickster, since it implies only that the recipient's affairs are at present not in good order.

Thank you for the order which you gave Mr. Morris on August 2. We are proud of our line of carpenter's tools, both because of the care with which they have been made and of the deserved reputation they have borne for over half a century, and we are sure that in presenting them to your customers you will find yourself handling a line which will increase your business considerably.

We regret that at the present time the advices we have received are not sufficiently clear to permit us, according to our conservative policy, to do as you request in the matter of credit. We hope this condition will be changed with time, and that you will allow

us at present to forward with your orders a draft and the B/L to your bank. We shall await your instructions in the matter.

We have instructed our advertising department to prepare for shipment with this order an account of the campaign which we are about to make in behalf of our customers among their patrons, and which will enable them to increase their sales as well as to let their community know that they are handling the best goods in the field. We shall cooperate with our dealers at every step of the way in this important campaign.

The credit man here has taken it for granted that the customer will let the order stand, and he has furthermore buried in the middle of the letter the paragraph which deals with the less pleasant subject. His statements regarding credit are perfectly definite, and the customer may know perfectly well that he is not regarded as safe, nevertheless he sees what is entirely true, that considerable advantages come to the man who handles this line of goods, and he may make up his mind to buy, with the hope that he may later be allowed a better rating. Whether he sees through the intentions of the credit man or not, the unpleasant thing has been said in as pleasant a way as possible.

**Bury unpleasant matter.**—What is the force of burying in an inconspicuous place the matter relating to credit? Is it not almost dishonest, since the real subject of the letter is the credit arrangement, and so would naturally come first? No, there is perfect honesty in this arrangement of material, as well as perfect tact. This arrangement is based on two principles that should always govern the writer on delicate topics. First, if you can honestly do so, begin with what your correspondent will find most pleasant. A pleasant beginning puts him in a good frame of mind. Second, by beginning and ending with matters that cannot fail to be gratifying to him, you remind him that you *wish* to spare his feelings, that you regard him as a reputable member of

society, that your first and last thought when you think of him is that he is a man with whom you want to have business relations

Assume you are a young employee of a business house, and that one day the "boss" calls you into his office. He begins the conversation by mentioning some feature in the business with which you are closely connected, or perhaps he refers to some good showing you have made. Then he tactfully changes the subject, and courteously but firmly reprimands you for some mistake. He does not dismiss you, just then, though he holds you in conversation, says no more about the mistake, and finally closes the interview by discussing some other matter of business. What impression would you get from such an interview? If the reprimand were firmly given, you would be primarily conscious of the censure, but you would also remember your superior's implication that all of us make mistakes, and that if you can get over your faults you will become a valued member of the force. An impression of this sort surely ought to be an incentive to you to do your very best, and it ought to result in increased loyalty to the chief who had treated you so firmly but so justly.

But now, on the other hand, suppose that when you are called into the "front office" the busy executive looks up sternly from his work, frowns on you, delivers his reprimand, and dismisses you without further remarks. You would leave with the impression that your superior's thought of you only in connection with the mistakes that you had made. To some men this would be a spur to greater effort, but to many more it would be discouraging and disheartening. In saying anything unpleasant, it is always well to hide the sting—make the point very definitely, but do not make it in such a way as to leave only unpleasant thoughts in the mind of the reader or hearer. Use the important parts of a letter to create a good impression, and let the less em-

phatic middle portion carry a carefully phrased presentation of the unpleasant decision that has been reached with respect to the customer's request

Emphasis of place has its inevitable effect—Even if the correspondent does not analyze the letter carefully, even if he is ignorant or stupid, this arrangement of material will produce its effect on him. For always in written composition, the most emphatic places are the end and the beginning. They are bound to make the chief impression, other things being equal. So though in a letter like the one just considered, the middle paragraph may stand out in letters of fire to the sensitive eyes of the man who gets it, he will nevertheless automatically receive the impression that the blow has been softened as much as possible, and the suggestion that he ought to buy the goods is still the point that remains with him. This matter of emphasis is important to consider since it plays a considerable part in later chapters.

## CHAPTER XIII

### COLLECTIONS—FUNDAMENTAL PRINCIPLES

The preceding chapter has given a brief outline of some of the chief things a credit manager has to keep in mind when dealing with new and old customers, so as not to let them forget that he has a constant interest in their financial condition, for their sakes not less than for his own. His attitude is marked by perfect frankness and the desire to be of service. The advantage of maintaining such an attitude in collections is obvious.

**Have a policy and use it.**—The definite policy of the credit manager is his stronghold. Because of the nature of his particular business, he decides at the outset of his work that he can afford to extend certain terms. Let us suppose that he is doing a wholesale clothing business, a business in which the goods are liable to depreciation if they remain on the shelf over a season, but in which many goods are fairly staple, and can be worked off next season with some success. He decides that he will permit a discount of 2 per cent if the bill is paid in ten days, and will make all bills payable in thirty days, but at the same time he knows that to help a retailer who is in trouble, to prevent his going bankrupt, he must be able to grant extensions of time for good reasons. In a commission business, on the other hand, dealing with highly perishable goods, it may be advisable to grant no extensions whatever. In every business, an estimate is made of the amount of money which the house can afford to have outstanding at any time.



These and other similar considerations enter into the plan of the credit manager, and determine his policy, to which he sticks for his own salvation. This policy he of course explains to his customers, or as much of it as they need to know. From the beginning he has made them feel that he does not do business haphazardly, that whatever he asks of them is dictated by an intelligent policy. The effect of this upon his collections is now to be seen.

**Classes of customers.**—For his own convenience, the credit man usually classifies his customers according to the degree of their financial responsibility. This classification may be made in a number of different ways, but for our purposes it will be enough to suppose that he lists them as A, B, or C. To an A customer, he will never need to send a collection letter; as far as credit is concerned, the A customer is absolutely "good." Such a man is well financed, is a good business man, and has a long record not only for paying his bills promptly when due, but also for taking advantage of the discounts, and thus making an extra 2 per cent on all his turn-overs of capital. (If he buys \$100 worth of shirts, say three times a year, and saves 2 per cent on each purchase, he is making 6 per cent a year above his regular profit, or enough to pay interest on that amount of capital if he should borrow it from the bank.) Such a man seldom gets into trouble, and when he does, he is to be treated with the utmost consideration, for the house from which he buys is no more careful in its payments than he is.

A class B customer is the usual type of customer. He is the man who means well, whose intentions are right, but who has only an average amount of capital and an average amount of brains and good luck. He has not a dishonest hair on his head, but he may have to ask for an extension of time once in a while. Now the problem of the credit man with this, the largest class of his patrons, is to educate them into becoming members of class A. If the credit

man can teach one class B customer to discount his bills regularly, to buy conservatively, to expand his trade legitimately, he has made a friend for life and a good customer for his house—"repeat" customer, who knows that his interests are being considered by the people from whom he buys his stock. If the credit man can build up a large clientele of such men, he will have a foundation for his business as solid as the everlasting hills, he will have benefited hundreds of communities, and increased the prosperity and happiness of a very large number of people.

"The majority of retailers," said the credit manager for a great Chicago house, "are good merchants, but poor business men. By that I mean that they know how to sell goods and what the value of goods is, but they do not know how to keep their finances in shape. They need education." Consequently when this credit man takes on a new customer, he begins in every letter to fill the customer's mind with the principles of credit, bringing them in simply as news items. And when the customer happens to be in Chicago, and visits his jobber, the credit man talks credit with him. He treats the customer as frankly as if the latter were a member of the jobber's sales organization—and in effect, he is, the jobber could sell no goods unless the retailer sold them too. The problems of the two are much the same, and the credit man makes his dealer friends feel that this is so, and he talks to them as he would talk to his own associates. This credit man in times of peace prepares for war, and he endeavors to avoid war by this state of preparedness, he keeps the customer out of difficulties, so far as he can.

The class B customer is the one who can be most satisfactorily led along the path he should follow, by wisely written credit and collection letters.

The class C customer is the variety with whom the collection agencies are familiar, it is he whom the average

merchant thinks of when he thinks of the subject of collections. This kind of thinking is dangerous, for it leads the merchant to believe that the only way of collecting money by mail is by the devices of the collection agency, the devices that carry the stigma of dishonesty on the part of the debtor that sometimes insult the customer and lose his trade beyond hope of recovery. Members of class B should never be treated as if they were members of class C, and the reason most merchants think that letters of collection are hopeless is the fact that the only means they know anything about are the means employed to squeeze money out of members of class C.

Merchants who fall into this third class, the class of undesirables, are those who are intentionally, unintentionally, or potentially dishonest. The trickster, the deadbeat, who has so many dodges to escape payment that it takes a lifetime to learn them all, is the dread of the credit man. It may well take more money to collect his account than to let it go, though such miscreants must be hunted down and made an example of occasionally, for the good of the community. With the infinite number of devices for extracting money from those rascals this book has very little to do. Large volumes are filled with such schemes, collection agencies are versed in them, but they constitute an unpleasant science of their own, with which the average business man has little concern. In the experience of us all will come dealings with some knaves. We shall burn our fingers, we shall be thankful to come off as well as we do, and we shall be on our guard thereafter with a double vigilance. But remember two things. First, do not think because you have been cheated that all men are rogues. The deliberate rogue is a rare individual. Nothing proves this so well as the fact that modern business can offer goods on trial, to be sent long distances without security, in the knowledge that the percentage of loss will be very small.

Almost all men will be honest if they are treated with proper confidence. The second thing to remember is that it is cheaper in time and money to keep bars on the door than to keep a pack of sleuth-hounds and to go out on the trail of the thief. Scrutinize your customers, investigate each man, no matter how good he may seem to be, expect in almost every case to find that he has a good record, but put that record into your possession at the start, and keep adding to it. Not only does the customer fill out a blank at the commencement of relations with the house, but every year or twice a year he sends in a similar one. Be on the alert to detect signs of trouble, and follow them up with the best advice you are capable of.

The unintentionally dishonest man is the one who lets his bills run past their due date, carelessly thinking that he is a small fellow, and the big fellow can stand a little loss easier than he can. True, so he can, but the aggregate of such losses is what puts shutters on the big fellow's door, or what makes him refuse help to deserving retailers in distress, because he has not the cash which he needs to carry on his business. In letting his accounts run, he does not intend to steal, but that is the crime of which he is guilty. He shows this latent streak of dishonesty by not writing the wholesaler and asking him for an extension, because he knows that his reasons for the request will not bear investigation, or by refusing to answer the letters that come reminding him of his debt, and then becoming angry when he is pressed. If he is really not meaning to be bad pay, a little skillful handling will restore him to his rightful position among the happy band of class B. He is always to be treated as if he were a class B man who has suffered a fall from grace, who has gone on a sort of financial spree, and needs his head held under the pump by a discreet friend who knows how to keep his mouth shut

afterwards. But the head is to be grasped firmly, and the water is to be cold

With many of his customers the credit man feels that he is skating on very thin ice, which may open up at any time. These are the potentially dishonest, who would be dishonest if they dared. Here again he can educate them, before they fall, by giving them a wholesome dread of the results of falling. He lets them feel that he is very vigilant, and a terror to evil-doers, but not of course, to them—oh no, only he lets them know how very careful a man must be in his position not to fall into the mistake of giving a man too much rope to hang himself with.

**Lines between classes are indefinite.**—From this general summary of the situation, it will be seen that the credit manager cannot divide his customers absolutely into three fixed classes, since the classes shade into each other, and since the requirements of his business may make it convenient to divide the customers into a considerable number of classes, each to be treated according to a definite scheme. In truth, no man belongs to a class, for he is an individual, and needs to be treated as one, with his own problems and his own solutions, with a complex, not a simple character, with some virtue and some vice in him. The successful policy is that which knows each customer well, and keeps closely in touch with him. But at the same time it is convenient to recognize by this threefold division, certain tendencies of human nature, and to use them as a basis for a plan of action.

**The established personal relation the basis for later appeal**—In all the matters that come under the head of collections, do not forget that you can appeal best to men who are your friends—for whom you have performed services which at the time were recognized as services. You have watched over their financial condition with skill and care, you have shown interest in their success, and have

helped them in times of stringency. The same desire to serve has characterized the sales department and the advertising department, your goods have given satisfaction; and in all the ways known to efficient modern business your house has made itself a valued friend to your patron. When difficulties arise, therefore, you and he proceed on the same basis as before.

This fact cannot be too much emphasized. Temptation comes, when a customer is delinquent, to cast off all the ties that have bound you together. The valued user of your goods, the man from whom your sales force has labored to secure orders, whose orders have been acknowledged in language that showed your gratification, suddenly vanishes from your mind, and in his place appears a dishonest rogue, whom you do not abuse like a pickpocket only because you fear to lose entirely the money he is holding back from you. Could any position be more ridiculous, or more saddening? But all too often, when an account is overdue, the credit department knows no other tactics to employ than to belabor the debtor with a club, and the only choice is between the little clubs and the big ones.

The natural result is that clubbing loses its effect. The retailer knows that he is not an outcast from society just because he is temporarily behind in payment, and he comes to feel that when he gets a letter from the credit department urging his payments, he must discount three-fourths of its implications. He knows that as soon as he has sent in his check, all will be smiles and sunshine again, nay, even in the same mail that brings the curt, cold request for payment, written in formal, monotonous language, he may receive a breezy, alluring letter from the sales department telling him about some new shipment of goods just in that he must be sure to take advantage of. Lack of cooperation between departments, you may say, and that is true. But the sales department is just as likely to be right as is the

credit department, and in the case of a not serious delinquency, the credit department is all wrong. The customer gets to feel that when credit is in question the only language that can be used is this dreary, formal style, with its implication of iniquity. Like a small boy who steals cake and takes his tongue-lashing, knowing that he will have bed and board at his good home just the same, so the old customer sometimes gets in the habit of being delinquent when it suits him, and not minding the efforts of the credit manager, that, he thinks, is only his little way.

**The collection follow-up**—So far the problem has been considered chiefly as it relates to the wholesaler and his customers, the retailers, because here the principles involved can best be illustrated. This is true to a considerable degree because the wholesaler is in a fortunate position with regard to customers. He has the whip hand, being the larger house and having the greater dignity so that favors from his hand are more appreciated than from a less important member of society. But as will be seen later, the retailer has somewhat the same opportunity and can use the same methods in his own collection problems. For the present, however, let us continue to illustrate the principles by applying them to the relation between the manufacturer or jobber and his customers, the retailers.

It is always best to send with the goods ordered a statement of account, whether in the retail or in the wholesale business. This prevents misunderstanding at the start. It is really the first step in collection.

The next step is the sending of a statement to arrive on the date when payment is due.

If nothing is heard from the debtor, the policy of the house, as well as the standing of the man addressed, must determine the credit man's next step. If he sends another statement, it may contain additional words, such as the fol-

lowing, stamped with a rubber stamp at the bottom of the sheet.

The enclosed account has probably escaped your attention & remittance will be appreciated

Another way of making this second statement differ from the first is to stamp upon it, or to write or <sup>or</sup> print on a slip of paper accompanying it, the following

This statement is submitted for purposes of verification. If it is incorrect, please inform us

Or the credit manager may this time send a form letter to the customer, printed *so that its form nature is apparent*. Such a letter is the following.

The enclosed is a statement of your account, which fell due on

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According to our books, it is correct

Since we have not heard from you, however, we wish to ask if there is any error in it. Will you not verify it, and inform us?

Yours respectfully,

(Signature)

**Underlying theory.**—If the action taken thus far assumes any of the above forms that have been described, it is based on definite theories. The first is that the customer has been careless, not that he has really forgotten the bill, but that he has for trivial causes allowed it to go unpaid. The second is that the house can afford to let the bill run a little longer, say ten days past the due time, without taking special notice of the fact. United with this is the policy of letting all accounts be handled by the bookkeeper, if possible, so as to let the credit manager occupy his attention with real problems, and the bookkeeper can send out small form letters merely as a matter of routine. The third theory involved is that the customer will have his sensibilities less aroused by a palpable form letter than by a personal let-



ter The fourth is that either there may be an error, or the customer may think there is, or he may intend to be dishonest, and to claim as a defense for non-payment that there was an error The fifth is premised on the fact that all of the letters that have been shown are either definitely in the form of questions or else they suggest questions—possibly the account is incorrect and will the customer please verify it? The theory is that a question at this point is better than a declarative statement, it pierces the customer's shell of careless indifference like a finger pointed at him, and has more effect than a simple "Please remit" It asks him to perform some mental action, however slight, in connection with the account, and any action serves to suggest to him the need of payment

Remember that if the action taken by the credit man assumes any of the forms that have been considered, he assumes that the customer will need only this reminder. For he cannot afford to keep reminding the customer indefinitely The account now has run from the date of purchase 30 days plus 10 or perhaps 15, if the house makes it customary to issue statements twice a month If all the accounts are ten days behind, or if they are permitted to run ten days over when the debtor feels like neglecting them, the creditor is doing business on a 40 day basis, and he will not be able to discount his own bills, however carefully he may have planned to do so

But with a new customer, or with a usually regular customer, especially if the number of accounts which thus run over time is small, the house may decide to issue merely a second statement, with one of the formal notices that have been quoted and considered

Observe that the language of these forms is as careful as it can be made, and in its perfect courtesy and gracefulness of phrasing, within the limits of its opportunities, will make a good impression The forms that are used in collection

work should be carefully printed in type that is easily legible, or with typewriter type, because part of the theory underlying them is that they are obvious forms. If a printed form is used, it should have the name of the firm filled in at the bottom, and "Dear Sir," or "Gentlemen," filled in as a salutation. It is advisable to avoid trying to make the fill-in match the body of the letter.

If a letter is to follow the first statement.—So far the house has not SENT A SINGLE COLLECTION LETTER. These forms are only reminders. A letter is a personal communication, which derives its force from the fact that it is directed at an individual. The third form shown has the LANGUAGE of a letter, so that it may have something of the personal effect of a letter, but it will not make the effect on its receiver that a real letter, however phrased, will make.

If a letter is to be sent following the first statement instead of a form, it may take something of this shape:

Dear Sir

The bookkeeper has called my attention to the fact that your account, which fell due on March 1, has probably escaped your notice. I suppose the remittance has merely been delayed, although possibly you have found an item which does not agree with your books.

Mr Larsen of the sales department wants us to let all our friends know that he is to receive a shipment of woolens next week that contains some very attractive designs, anticipating the showings of the other leading houses. He will write you about them as soon as they are in stock.

Accept our best wishes for a good spring trade

Yours very truly,

(Signature of credit manager  
for the J. B. Elsom Company)

What does this letter do?—Let us analyze this letter, to see what it accomplishes, and what the recipient may think of it.

First, it has a natural beginning, not a formal one; it is a narrative of what actually took place—the bookkeeper passed to the credit department a statement of all delinquent accounts. Second, it uses the first personal pronoun, showing that the credit manager himself is interested (The letter might actually have been written by one of the other men in the credit department, and signed with the manager's name, with the writer's initials under it). The second and third paragraphs show that the good-will of the house is not at all affected by the credit incident, and they definitely insist that this letter is to be taken as it was sent, in a friendly spirit. Concerning the nature and the material of the sales paragraph, something will be said later. The actual statements of the credit man are much the same as those in the forms previously discussed.

But the fact that this is an actual personal typewritten letter—though it may be really a copy of a stock letter used on such occasions, and varied from time to time—makes a dent on the debtor's consciousness. "Hello," he thinks, "The chief himself is looking me up. Does he think I am a bad risk? At any rate he is careful not to step on my toes. I must send that check in to-day, or he will be after me. Also, if I should send in an order for those woolens without paying up, it may be held up till I have settled this account." And he will probably accompany his check with some stock apology for its delay, which will give the credit man a handle against him if he tries that same thing again.

On the other hand, there is a chance that the exceptional debtor may not take the matter good-naturedly, though he has no justification for getting angry, and actual experience shows that very few men are annoyed by letters concerning their accounts if the reminders are PROMPT, REGULAR, AND COURTEOUS. He may write back like this:

Here is your check for \$25.60. I must say I don't like your policy, getting after a man on the dot for a little amount like this.

If I had thought you were worried so easily, I should have opened my account somewhere else

**A chance for a lesson**—The other fellow's anger is always your opportunity, for you can take enough advantage of it to put him in the wrong, and make him ashamed of himself, and you can take so little advantage of it that you will appear generous and dignified, and will make him your friend as he was not before

Such a letter should always be taken up at once, for it gives a chance too valuable to be lost. It shows that the first dealings with the customer did not make him understand that you are always looking closely after your accounts, for the sake of the dealers not less than for your own sake. He now has invited you to talk the matter over, and you are decidedly glad of the chance.

My dear Mr. Smith

Thank you for the prompt reply, and its enclosed check, which came from you yesterday. I don't want you to feel that we were looking after you too closely, for nothing can be farther from the fact, and nobody knows better than I do how unpleasant it is to feel that one is being singled out for treatment different from that given any other friend of the house.

As a matter of fact, the letter I wrote you was the same sort of reminder as that sent to many others of our customers whom we had not heard from since the due date of their accounts. It was not an expression of uneasiness, but only an expression of our regular policy of reminding our customers promptly and regularly, lest through some oversight we might get into trouble. One gets so in the habit of sending out his checks on a certain date, that it is difficult afterwards to recall whether a particular account has been settled or not. And we always like to feel that our patrons and ourselves are on such thorough terms of understanding that we can talk over matters of credit directly with them. In this way, when the chance to be of service to them arises—and ~~it is~~ rarely that we are not able to make our expression of goodwill more than an empty form in the course of our dealings with our friends—we can act more intelligently.

We are, of course, desirous of discounting our own bills, since

without that action we should be unable to give the low prices which we offer, and in order to do this it is necessary that our accounts be settled on the due date. In the comparatively rare cases where an extension of time is needed, we are then able to grant it, after learning the situation from the customer.

I hope this will make our position clear, as well as the goodwill of our intention.

Don't forget, says Mr. Larsen, to keep the ways greased for those woolens.

Yours very truly,

(Signature)

Such a letter would clear the air, and educate a careless or cantankerous man into common sense. It can be varied indefinitely to suit the case, and made stronger or easier as desired. It should never apologize, and never retract in the least from the position assumed in the first letter. It should always, as this one does, grow stronger toward the close, and make some unmistakable statement about the need for making payments on time, a statement carefully made impersonal, however, and not aimed at the immediate situation.

**Picking a quarrel.**—Not infrequently the credit department may be so annoyed by frequent small delinquencies on the part of the customer that it is thought advisable to sting him into an angry reply. The strategy of making him begin the quarrel, is too obvious to need comment. The language of the first reminder can be made a bit more suggestive of delinquency, the sentence reading "I suppose the remittance has merely been delayed," could read, "I hope there is nothing more serious troubling you, and that the remittance, etc." This would be likely to provoke a sarcastic reply to the effect that his credit, he hopes, is good for such an amount, and that the house need not think he is ready to fail because they do not get their money, etc. The bland and dignified reply of the house reaches him after he has cooled down, and is effective in tightening up the reins for future transactions.

## CHAPTER XIV

### COLLECTIONS—THE FOLLOW-UP

What was done in the last chapter?—In the last chapter the machinery of collection was described and illustrated through the point at which it became necessary to send one reminder to a customer who had become slightly delinquent. When such a reminder becomes necessary, it may be either an obvious form or it may be a real letter. If it is a form it should be personal in its language, but impersonal in its appearance. If it is a letter, it should be a real letter, personally addressed and signed. This letter is intended to get a response from the customer. It was assumed that he would either send the money with a reply or that he would make reply without sending the money. His reply may be either apologetic or angry, and the method of procedure in both of these cases has been discussed.

So far, of course, it is assumed that your relation with the customer is entirely friendly, that nothing has arisen to chill in any way the warmth of the relationship. The same assumption holds good in the next step.

**The second letter.**—Let us suppose that the customer sends no reply to the reminder. What is the assumption? He is supposed to be good pay, as has been shown either in your past relations with him or in his relations with others. It is natural to suppose, then, and certainly most complimentary to him, that he is temporarily in difficulties. Accordingly, your letter is a comparatively long, friendly discussion explaining your side of the case. You desire to

be of service, assuming that he is in difficulty, and you offer suggestions as to how he can free himself from his troubles. The following letter suggests the general tone to be adopted

My dear Mr Watson

I find with some regret that my letter of January 22 has so far met with no reply, and it has occurred to me that I might be able to clear up the situation a little by inviting you to talk over affairs with me

Our side of the case is this although the amount involved is not very large, we desire to be as careful as possible in allowing extensions, and it is contrary to our policy to allow them without an arrangement If too great a number of extensions is made at any one time, even though only a few hundred dollars is involved, in each, we find ourselves without cash on hand to run our business properly, to take our discounts as we should, and consequently, to establish the low prices which constitute one of the chief features of our service to our patrons

Moreover, it sometimes occurs that without much thought about the consequences of his action, a merchant will allow his accounts to go a little over time until finally he becomes so involved that he has some difficulty in pulling out Our friends usually thank us for helping them to be prompt, when we are successful in doing it in such a way as to assure them of the absolute friendliness of our intention

I know that this is the time of year in which the volume of business done may fall off and leave merchants in a place where they have temporary difficulty in laying their hands on all the cash they need If you find yourselves in such a situation, it may be that we can help you The house has had some fifty years' experience in helping people, and has accumulated a good deal of ammunition to fire at stone wall situations

Will you let me hear from you?

Yours very truly,  
(Signature)

When a credit man writes a letter like this, he is determined to get a friendly reply, on the basis of which he may act The money may, or may not, be immediately forthcoming, but it would be a poor sort of man who would not see that it was to his interest to keep on the right side of

a credit manager who treated him so humanly. Such a letter ought to bring a response. It probably will bring the money. In any case it establishes a basis for future relations more sound and more intelligent than existed before it was written.

Another kind of second letter is indicated by the following communication:

My dear Mr. Peters:

Since our letter of October 15, I regret that we have had no business from you and no communication in regard to our statement.

I hope that some arrangement can be made by which we may secure a response and the continuance of your orders. Let me assure you of our appreciation of your patronage. I assume that some mistake or other lies at the bottom of the present situation.

Yours very truly,

(Signature)

Such a letter, of course, would be sent only to a good house, to a customer with whom you have had dealings in the past of a satisfactory nature, and whom you know to be well educated on matters relating to credit. He is probably a man whose volume of business with you has been considerable, and who might be offended at this stage by anything more than the bare suggestion of your interest in the situation.

If the briefer second letter is used when circumstances seem to justify it, a more detailed letter has only been postponed for a few days if the brief note fails to elicit a response. The way is still open for the longer, more intimate letter to follow the brief one if the customer is still silent and if he can safely be talked to intimately.

It should be remembered that the failure of a customer to reply to a first reminder, or even to several reminders, may actually be due to a mistake. The following incident illustrates one kind of mistake.



The proprietor of a small clothing store that specializes in a certain quality of men's clothing and confines its orders almost entirely to two large houses, was suddenly called away, leaving a subordinate in charge. The owner's absence lasted longer than he expected. While he was away, bills became due and letters began to arrive from his creditors. His subordinate, having no instructions as to how to proceed and not being particularly intelligent anyway, allowed the letters to accumulate unopened on his chief's desk. When the proprietor returned, he was confronted by three or four collection matters from each of his two chief creditors, and, because of the volume of business which he did in a restricted line, the amount involved in each account was so considerable that neither of the creditors could afford to lose it or to leave it outstanding for any length of time. The returned merchant opened one set of letters in chronological order. The first was a statement opened by a printed form. The second was a statement accompanied by the same printed form. The third—and here came the explosion. Evidently the credit manager had suddenly discovered that the bill had run twenty days beyond the due date, and he descended on the debtor with a hardwood club. He told him his action reflected on his credit standing. He asked him if he did not understand that this was an obligation he had assumed in good faith. In short, when the merchant had read it through, he went out, and walked up and down in front of his store looking for some old enemy on whom he might vent the rage into which the letter had put him. As soon as he could compose himself sufficiently, he sent a short letter that scorched the paper on which it was written.

Then he opened the letters from his other creditor. The first contained a statement with a printed reminder; the second contained a letter regretting his silence, the discon-

tinuance of his business, and asking what the trouble was, the third said frankly that the credit manager did not know what to make of the situation, that he knew there must be some mistake, could not understand what it was, and asked the merchant to telegraph at his expense, so the credit man could get the load off his mind

This completed the customer's revulsion of feeling. He sent off a check with a letter thanking the credit manager for his common sense treatment, apologizing for not having made proper arrangements before he left, and explaining that the reason for his absence had been of such a nature as to make him forget business completely. With the letter he sent an order for more goods.

Now this is only one type of mistake. There may be many others. An error in the account may have disgusted the customer. Your letter may have been lost. An employee may have been to blame. For a hundred and one reasons, mistakes are bound to occur in the most carefully regulated business houses. Do not automatically assume that a man is dishonest, even when he does not answer your letter.

**The third letter.**—Let us assume that the customer has received the long letter in which you showed your friendliness and gave him every opportunity to reply, and that, nevertheless, he has sent nothing at all, no money, no order, and not a word of explanation. Of course your further action will depend somewhat on what you know or suspect about the man and his affairs. But in any case you are justified now in taking a step different in character from the steps that have heretofore been taken. Whereas your second letter has explained your side of the case and your wish to serve, now your third letter points out to the customer that he has an obligation. Possibly the desirable action now may suggest a letter of the following sort:

My dear Mr Pierce

I am sorry to see that although we wrote you on July 10 and July 25, we have had no response to our communications

A statement was rendered you when the account came due, and in our first letter we asked if there was any error in it, as we have had no reply, we assume the amount is correctly stated

It is the consistent purpose of the house to serve our customers in every way that we can by placing at their disposal our information as to prices and goods in season, but not less to help them by insisting on their meeting their obligations

We shall be obliged to ask you for settlement in full of your account in six days from the present

Yours very truly,  
(Signature )

This letter is rather urgent, but a man who has not replied to the previous letters evidently needs a sharp reminder Still, to reiterate that you wish only to serve your patrons should draw the sting even from what you say here To give him a date for settlement is fairly severe treatment

In the present case, barring unusual circumstances, it is probably fair to suppose that your customer is dropping out of class B towards class C And yet there is always the possibility of a situation similar to the incident described on a preceding page No rules can be laid down that will enable a credit man to tell definitely when a debtor is to be treated sharply and when continued friendliness is to be the basis of further communications When a large and important account is involved, when an important customer who has always been good pay fails to meet his bills and also fails to reply to courteous letters, the sensible credit man will hardly take harsh measures until he has satisfied himself that the customer does not intend to pay voluntarily To satisfy himself, he will possibly have a salesman call, or he will get on the train himself and make a personal investigation, or he will get the truth from some of the established sources of credit information He surely will not run the risk of

losing the customer's further trade if there is any possibility of a mistake or misunderstanding

But all delinquent accounts cannot be handled in this way. Probably the credit man, in the great majority of cases, is justified in thinking that continual silence means unwillingness to pay. A failure to reply to one or two letters may mean simply inability to pay, but usually if a man fails to reply to a third friendly letter, it is safe to assume that he is at least on the dividing line between the ordinary, fairly good-pay, class B customers, and the C class of deadbeat customers. And that is the assumption in this case.

**The fourth letter.**—If the third letter brings no reply, the fourth should be still briefer, should make no reference to friendship, and should contain a threat, properly veiled. The fourth letter should be short as compared with the previous one. The time has now gone for friendly offers of help to the debtor. Except under extraordinary circumstances, no matter what extension of time you have heretofore granted, you must have your money by a certain date for the conduct of your own business. This date is rapidly approaching, and your chief concern now is to get the money rather than to save the feelings and future business of the debtor. But his feelings and future business must by no means be neglected.

Do not forget that heretofore you have looked upon this customer as one capable of understanding your position, and as one whose intelligence and business training have been such as to open his eyes to the value of retaining the friendship of a house which looks carefully after his interests. You formerly judged him, that is, to be the sort of man with whom you want to do business—a man who is already moderately valuable to you, and who, since he is the type likely to succeed, will become still more valuable as years go by. All this was your first judgment. You now have some evidence to the contrary in his failure to reply

to letters which should have stirred every fiber of decency in his make-up. It is difficult now for you to recall your first impression, but you *must*. This attempt is indicated in the following letter:

My dear Sir

Although I have waited for a reply to my letter of October 1, none has been received.

A statement was rendered you with the bill of lading. Another was sent to arrive on the due date. Letters were sent on September 1, September 15, and October 1. You have already enjoyed the utmost extension we are able to grant.

If, therefore, a settlement in full is not forthcoming by return mail, we shall with deep regret come to the conclusion that you wish us to take other measures, and shall govern ourselves accordingly.

Yours very truly,  
(Signature)

The reference to "other measures" means that the next letter in the series will come from your attorney, who will either employ a collector or threaten suit. If you know that the customer is particularly thick-skinned, you might state directly, "We shall be obliged to place your account in the hands of our attorney for collection."

**Effect of the threat.**—What is the effect of putting the matter in the hands of an attorney? For the customer it means the worst possible stigma on his credit. It means that a collector will "dun" him, that he will receive unpleasant letters, and that information will be sent by commercial agencies to those with whom he may want to do business, telling them that he is unreliable. In short, his delinquency will be advertised to the business world at large.

It is this fear of unpleasant publicity, rather than the dread of a suit, that you wish to arouse in him. You do not want to bring a suit, because a suit, even though successful in collecting the debt, is sometimes as bad for the creditor as for the debtor. It is expensive, it is likely to give the

creditor a reputation for hard dealing, and it loses irretrievably the business of the defendant as well as that of others whom he may be able to influence by his story of the matter. All this the creditor and his attorney know, and they will employ every means possible before resorting to suit.

So the purpose of the fourth letter is not so much to provide suit as it is to suggest such unpleasant publicity as is likely to frighten the complacent debtor out of his inactivity. Your previous letters may have made him think that his business is so valuable to you that no severe steps will be taken. He may have found it really difficult or inconvenient to pay, and he may have tossed aside your previous letters without giving them due consideration, being confident of his own integrity, and expecting to square matters with a check in full and an apology. Suppose this is the case. Your fourth letter wakes him up and stings him into action. It will certainly produce a reply, and probably an angry one. You must then adjust the matter by adopting the tone of the following letter:

My dear Mr. Pond

Thank you very much for the check for \$265.72 which reached us this morning, in full settlement of our last statement. I have seen to it that it was entered at once on our books.

I am sorry our last letter was displeasing to you. As I wrote you, I deeply regretted what seemed to threaten a termination to our pleasant relations, and felt sure there was some mistake which stood in our way.

Let me suggest that the best way to prevent any misunderstanding is to write us frankly when you are in difficulties and need our assistance, because we consider ourselves privileged to assist our customers to the limit of our capacities. Matters then will never reach an unfortunate stage.

We have just received a large shipment of china from France, which we are getting to our patrons in time for the holiday trade. An improvement of firing has made it possible to give better effects in the same grade than the manufacturers have ever shown before. The world revolves, and improvements take place, and we pass them

on to our friends as fast as we hear about them. The sales department wants me to enclose this slip giving information about the shipment. Please let us have your order early, because these goods are selling rapidly.

Yours for a good holiday business

(Signature)

If the reply is apologetic, the first part of your letter might read as follows.

It gives me pleasure to acknowledge your check for \$124.00 received yesterday, October 5, and to note what you say about the temporary difficulties which prevented our reaching an immediate understanding. You will always find our house ready to meet you halfway, and more than halfway. May I suggest that it will avoid misunderstanding if you always write us the facts in the case at once? Our advice will probably be of assistance to you, because of our large experience in such matters.

(The sales paragraph would then follow as before.)

**What to do when the money is not sent.**—When the fourth letter to a debtor brings neither a reply nor the money, there is only one thing to do. You have threatened harsh measures, and you must carry out your threat. Never let the debtor think you are “bluffing”. He has ignored your repeated letters, and your only resort now is a lawyer or a collection agency. Of course if the fourth letter brings a reply but no money your future action depends on the nature of the reply. The circumstances may justify an extension of time or some other adjustment that will ease the situation without causing you any loss of prestige. But if the reply does not prove extenuating circumstances, or if there is no reply at all, you must carry out your threat.

**Sending draft with a letter.**—In the series of letters under consideration you are assumed to have been proceeding on the theory that the customer is ordinarily good pay and that his present delinquency is due to unusual circumstances that he will explain when you have convinced him

of the gravity of the situation; that is, this is the theory underlying the first three letters in the series. But possibly your policy may be to send only two letters proceeding on this theory, and to attempt to sting him into action with the third letter instead of with the fourth. In pursuance of this policy the third letter often gives notice that the customer will be "drawn upon" for the amount due if a remittance is not forthcoming before a certain date. This action implies that the customer is rather in the habit of being delinquent, that he is thick-skinned and impervious to friendly suggestions, and that his credit conscience is tough. Your appeals to his friendship, your implied appeal to his honor will not work. He needs the money, he thinks, more than he needs your friendship, consequently, with your appeal you must suggest some sort of stigma to attach to him if he fails to respond.

Your third letter, then, might contain a statement like this

We regret to take more stringent measures, but in the event of our not hearing from you by May 3, we shall be obliged to draw on you through the First National Bank of your city. I hope that this will not be necessary and that we can arrange the matter on a friendly basis. You will find us ready to help when the circumstances permit.

Even when sending a draft it is well to leave the way open for friendly relations, because you wish to keep the customer. If you are too extreme, and force upon him the conclusion that he is bad pay, you have turned him from a friend (although a rather lukewarm one) into an enemy.

There are two different kinds of cases in which a draft may be sent for the collection of money. In one kind, it is attached to the bill of lading, and the draft and bill of lading are sent to a bank in the customer's town. The



bank acts as the creditor's agent in making collection. The customer cannot get the bill of lading, and therefore cannot get the goods, until he has honored the draft. This is merely one means of C O D collection, and ordinarily carries with it no stigma. Of course this method of collection may be followed because the customer is not entitled to credit, but very frequently it is followed regardless of the customer's credit status. This method of collection may be the regular policy of the supply house, or the order may be an initial one and, for the sake of avoiding delay in shipment, the draft may be sent with bill of lading without any credit investigation having been made. These or other similar reasons may be the cause of this procedure, and, because the procedure is so common a draft with bill of lading attached ordinarily in no way reflects on the credit of the customer.

**What effect has a draft?**—But in another class of cases, a draft is a reflection on a customer's standing. He has been owing a bill for some time, the creditor has used other means to collect it, and now a draft is sent as a last resort. When a draft is sent alone without a bill of lading, it informs the inner commercial circle of the debtor's city that he is bad pay. It is true that a draft has not always this effect. Drafts in some localities are so much used that practically no stigma attaches to them. Some men are in the habit of being drawn on, and are always ready to respond to a draft without being offended. This is, however, an abnormal and improper situation, and the credit man should try to make it seem so by announcing a draft with as much regret as if he were announcing the visit of an attorney. For a draft to collect a debt past due should give offense. Whatever meaning it may actually have, it is intended to carry an advertisement that the person drawn upon has not good credit. If you find that one of your customers is in the habit of being drawn on, try to educate him to a

better practice    Invite him to your office on his next visit to your city, or make it somehow to his interest to come to town and to see you    The personal conversation which will result should let him know how disturbed you feel at following the course which seems to you a decidedly unfriendly one

**If draft is returned.**—Unfortunately a draft is not always paid by the debtor, and the bank may send it back with a notation indicating how the debtor feels with regard to it. The following paragraphs show how the various cases may be treated by the creditor so as not to impute too serious delinquency on the part of the customer, and yet so as not to let him off too easily.

Notation on draft: "No fund"    Your reply:

Our draft of June 2 has been returned by the First National Bank of your city marked "no funds"    We assume this is an error on their part, or that by some mistake we have not located the bank handling your business    The difficulty can be remedied by your sending us a check in full for the amount

Notation on draft: "Error in statement"    Your reply:

We have carefully checked over every item and are certain that our bill is entirely correct    Will you not point out any discrepancy you believe exists between your records and our own?

Notation on draft. "Do not pay drafts"    Your reply:

We regret that we have adopted a means of straightening out our relations which was displeasing to you    It was displeasing to us, and we tried to avoid the action, but failing to do so, gave you notice    We are glad, however, to make this explanation, and ask that you complete the transaction by sending us a check in full for the amount

Notation on draft    "Has mailed check" or "Will write you."    Your reply:

We assume that this notation was made by the bank without a real knowledge of your intention, for we have not received the

check (or letter) of which they speak. If you will send us the amount directly, we shall avoid misunderstandings caused by the intervention of a third party.

The return of a draft without a letter from the customer and with a notation which is primarily a subterfuge, shows that the debtor is decidedly thick-skinned and is trying to avoid payment. The disadvantage of a draft is that in this event you are left precisely where you were before. Your stringent step has brought you no nearer your goal, and by breaking off friendly relations, has made it no longer possible to use appeals based on your friendship with the debtor. As a method of collection from a stubborn debtor, the draft is less effective than the threat of some other action by an attorney, but as has been said, a draft can often be used with good effect, since it carries a certain amount of stigma, and since many men are in the habit of paying when drawn on.

**Anger too expensive a luxury.**—In all of your collection letters, no matter how severe may be the steps you take, always keep cheerful, never be angry, and by a safe margin be less severe than the situation seems to demand. There is a story told that Secretary Seward once came to President Lincoln with a very severe letter written to a man who had proved himself an out-and-out scoundrel. Seward hesitated to present it to his chief, because Lincoln was usually averse to severity, but in this case to his delight and surprise Lincoln exclaimed with pleasure, "Only that is not half strong enough. Go back and write it over." Seward responded with pages that fairly burned. "There," said Lincoln, "that is just what the rascal deserves." "All right, Mr. President," said Seward, "I will send it right off." "Oh, no," said Lincoln, "Don't send it. Throw it in the waste basket."

If you must get angry do it outside the office. For in the first place you may be wrong in some of your assumptions,

the customer may only be careless, not criminal; he may mean well, not ill, something may have happened so that he has not received your letters. In the second place, you may only make him angry and stubborn, and cause more trouble. In the third place, you are sure to lose his trade which may be worth a good deal more than the account. The only thing that you are sure of is that he owes you the money and must pay it, but regarding his attitude you may be entirely uninformed.

**Secure some mental action.**—In every letter that you write, give a reason for payment, do not merely insist on payment. Always work for a reply. But work for the money, too, always assume that a check will immediately follow the receipt of your letter, but make it easy for the customer to reply and hard for him not to reply. The psychology of this is that if he performs some action, like writing a letter, in connection with the account, this suggests that he pay the account, because the action brings the whole affair to the front of his mind more effectively than if his faculties were not engaged in relation to it. Your legal status, moreover, is enormously bettered by a reply from him which acts as an acknowledgment that your statement of the amount is correct. If the affair ever comes to court, the fact that he has acknowledged the debt robs him of his chief defense.

**Insist on payment.**—Always be definite, never retreat from your position. Imply or state in every letter that the amount must be paid in full. The psychology of this is that the words on the page become in the debtor's mind a definite thing, a fact almost as real as the chair he sits in. The only idea about this account that is impressed upon him is that it must be paid in full, and this is an idea before which his half formed disinclination to pay will eventually melt away. Of course, if your insistence upon payment were made without any appeal to reason, his mind would

become dulled by the monotony of the language, and when dulled and inactive, the mind does not take in the suggested idea, but gradually shuts it out. The need for variety is as great in the collection follow-up as in any other kind of follow-up.

**Use of harsh language**—There are certain phrases that are always harsh. They act to a greater or less degree as a spur to the reader's mind, but their effect is more likely to create antagonism than friendship. Some writers of collection letters employ these harsh phrases without intending to produce the effect which the phrases are likely to produce. Therefore be careful to observe this rule. Do not use harsh language when you do not intend to be harsh. Occasions will arise when a slow mind must be moved by severe language; but to employ severe language while relations are still friendly or in a letter that asserts your friendliness, merely advertises your ignorance of the meaning of your language, and weakens your position with the customer. Some phrases that are always harsh are as follows:

1. The request for a remittance "immediately" or "at your earliest convenience"
2. The request for a remittance "by December 14" or some other definite date
3. The use of a command, as "Let me hear from you," or "Send us," etc. To preface a command with "please," as "Please send us," makes it less harsh, and to use a question instead of a command is still more pleasant, as "Will you let me hear from you?" "Kindly let me hear from you" is practically a command, and consequently is harsh.
4. The use of the words and phrases "must," "be compelled to," "demand," "require," "it is imperative," or anything else suggesting urgency
5. The use of the word "delinquent"
6. The use of a veiled threat, as "We shall be obliged to take other measures."

Remember that all of these words and phrases have a distinct place in collection letters, many of them have been used in the letters quoted in this chapter. The only purpose in listing them is to call attention to the fact that they are distinctly harsh, and that they should not be used when harsh language is not intended.

There are a few words and phrases that carry such unpleasant connotation that they should never be used in collection letters, no matter how harsh the language may be that the situation calls for. Among them are the words "debt" and "debtor." Always find some other words or phrases to use in their place. Similarly a flat statement that the customer's credit is not good, or that his failure to write or to fulfil his obligation is deliberate, is merely insulting, without being effective. In the most extreme cases these ideas may sometimes be implied, but they should never be flatly stated.

## CHAPTER XV

### COLLECTIONS—FINAL STEPS

**Bad debts.**—Rascals are better handled by collection agencies than by the ordinary merchant. The agency well earns its liberal commission, if by employing its extensive repertory of schemes it can beat the deadbeat and get the money for the creditor. But should it seem best to you, the creditor, to descend personally upon the scoundrel who is trying by delay and subterfuge practically to steal the money he owes you, there are two chief methods which may be employed. The difficulty in employing them is that you cannot be sure which to use. Your original estimate of the man has proved wrong. You thought he was good pay, and now you find he is not. Consequently you do not know now exactly how to classify him.

He may be an ignorant rascal with a healthy terror of the law and public disgrace. If this is your belief and if you have thoroughly decided to extract the money from him, and then to show him the door and never to trade with him again, your best scheme is to descend upon him like a thunderbolt and to frighten him.

To accomplish this result, write a letter using direct questions, as, "Do you understand what the consequences of your action will be?" or, "Do you know that this will result in your being unable to get credit again?" Such a letter should not be long—probably half a page. Its language should be perfectly simple, its sentences short, and the whole should conclude with a demand for immediate settlement.

If you suspect, however, that the man you are writing to has been through the mill before, and is no stranger to urgent demands or to threats of disclosure and loss of credit, it will not be enough to try to frighten him. You should indicate, rather, that you fully understand the situation, that you know he is shrewd, but that you are perfectly able to beat him at his own game, that you have entire confidence in yourself and in your ability to secure payment, that the settlement in your favor is only a question of time, and time for which he must pay, not you. In this case, show calmly the disagreeable consequences of delay, and use to the full a statement of how strong your position is, how accurate your records are, how thoroughly equipped you are to meet just such cases as the present. But though you show yourself able to play a waiting game, do not for a moment imply that you will wait, but in every letter demand immediate payment. To borrow a phrase from advertising, you impress upon him very forcibly the idea "Eventually—why not now?"

**Postal regulations**—In this consideration of the things that should be done and should not be done in collection letters, the conclusions have been based only on the dictates of good business sense. But good business sense is not the only thing that guides the credit man in his collection correspondence. There are certain legal principles and postal regulations to which he must give careful attention. The general idea underlying all these regulations is that it is contrary to public policy to permit a creditor to induce payment by holding up his debtor to public scorn or by accusing him of a crime or by threatening criminal action. Some of the "don'ts" to be observed by the creditor are as follows:

- 1 Don't threaten the customer with criminal process. Under proper circumstances, it is permissible to suggest suit, but a civil suit is a very different thing from a criminal charge of obtaining money under false pretenses.



2 Don't use post cards in connection with credit or collection matters. It is true that some things can be said on a post card that will not be objectionable from the standpoint of the postal regulations but the line between the objectionable and the unobjectionable is sometimes so shadowy that it is best to avoid all possibility of trouble by refraining entirely from the use of post cards.

3 Don't use the mails to carry your threats to expose the delinquency of the customer. It is dangerous to do so. A statement that the account will be placed in the hands of an attorney or of a collection agency is not out of order; for in this case the customer is able to imagine the result of such procedure. But avoid the direct threat of exposure.

4 Don't put any kind of collection literature into an unsealed envelope unless the local postoffice inspector has first approved it. It is always safer to use sealed envelopes, sent under first-class postage.

5. Don't permit the word "Collection" or anything else suggesting your purpose to appear prominently on the outside of an envelope. A collection agency may have a small return card with the legal title of the agency inconspicuously placed in the upper left-hand corner of the face of the envelope, but even such a card must be approved by the postoffice inspector before it can be safely used.

6 Don't write about an account at all, unless you are positive that your claim is just. If the recipient of a letter is really not in your debt, he can make your position very unpleasant.

**Extensions.**—The whole system of collections that has been discussed here is based on the credit manager's attempt to get from the customer an explanation of the delay in adjusting the past due account. This leaves the credit man open to a request for an extension of time from the customer. Therefore in order to carry out the system successfully, the credit man must have a very definite policy of

granting such requests and of refusing them under definite circumstances.

Now this may seem dangerous, because if the customer knows of the extension granting policy, it may tempt him to offer untrue explanations. He may say, for instance, that his goods are not sold, when as a matter of fact he has disposed of them all. He may say that he cannot collect the money due him, when as a matter of fact he is no worse off than usual. He may dishonestly plead trouble with his own collections, crop shortage, robbery, or any other one of a long list of casualties.

This system is not dangerous, however, though it may seem so. First, you as the creditor, are safeguarded by your policy, by your determination not to do anything which in justice to yourself you cannot do. If several suspicious requests for time extensions are made to you in succession, so that you have good reason to doubt the customer's standing or his honesty, you can refuse them or cut down the amount of his credit, or, if his first request is evidently unreasonable even though you have encouraged him to make it, you are perfectly justified in refusing it, and in stating frankly and clearly your reasons, without apology.

The system of collection letters that has been described in this and the preceding chapters has many advantages, most of which have already been considered. They may be summarized as follows:

First, the purpose is to get the customer to reply, and in most cases this will be the actual result. A reply has the double value of producing an action, of waking the customer's torpid mind to thought about his obligation, and of getting him to acknowledge in some way that he is indebted. But the chief advantage of this system of letters is that it is designed to keep the customer. It extends to him the velvet glove. And the velvet glove gets results where the iron hand, ungloved, would produce only disaster.

Kindness, honesty, fair dealing are the best weapons in the world. In the long run, action can be obtained from people more readily by trusting them than by distrusting them. The suspicious, nervous, timorous attitude of mind which scents a loss in every delay disgusts the average customer, because most men are too broad-minded themselves to have any patience with such weakness.

Business can be done only by giving service. The most selfish and dishonest business organization in the world can have length of life only if, whether it wishes to or not, it renders service to the community. The sooner the credit man recognizes this truth and puts himself in line with the great forces of human nature, the sooner he will succeed. The credit policy that relies to the utmost on the customer's ability to understand the creditor's good intentions, is the most successful. The hardest thing in the business world is to get a customer. The easiest is to lose one. Therefore the best system of collection letters is the one that most effectively embodies these principles of consideration and service on which permanent business relations are based.

**One possible danger.**—In conducting a collection system based on a policy of keeping the customer, and of granting proper extensions when there is a good reason for them, there is only one danger, and that is easy to guard against. The customer may try to be dilatory; he may, for example, send a letter asking for an extension, and time it so cunningly that it arrives just before your second letter is ready to go out, it may, moreover, be so badly written that you are obliged to write him again asking for an explanation, so that he gets perhaps nine or ten days more time than ordinarily would be allowed him. To guard against this, lean on your policy. Decide first when you must have the money, the date beyond which you will not under any circumstances go, and move definitely toward that goal, regardless of the customer's delays. To illustrate.

A bill of goods is sold with the understanding that payment will be due in 30 days after the goods are shipped. You decide that the maximum time you can wait for payment is 76 days before you give the final blow, provided, of course, the bill is not paid within the 30 days to which the customer is entitled. You decide to make five moves in bridging this possible maximum gap of 76 days. Of course a statement is first sent with the goods themselves or with the bill of lading. The other five moves are as follows:

Move No. 1. A statement when the bill is due (30 days have passed)

Move No. 2. A reminder 10 days later (40 days have passed)

Move No. 3. A letter 10 days after the reminder (50 days have passed)

Move No. 4. A second letter 10 days after the first (60 days have passed).

Move No. 5. Another letter after 10 more days (70 in all have passed) containing a veiled threat, and allowing 6 more days for action on the part of the customer before the account is turned over to an attorney.

Of course you are not going to wait 76 days unless you can afford to do so, but it is common policy to set a limit of about this length. Bear in mind that dogmatic statements with regard to policies throughout this book should not be applied universally. Every business has peculiar characteristics that must be taken into consideration in determining policies, and this is most emphatically true with respect to collection letters.

Suppose that the customer tries to hold up your series of moves by some scheme that will extend the falling of the final blow beyond 76 days. In this case, either get in all your projected moves, only making them more rapidly than planned, or else skip a move or two. But in any case, reach the goal on time.

What is the goal? The goal is not chiefly the money, not full payment of the account, but it is the next order from the customer. Look beyond the payment, remembering that you must not only get the money but that you must keep the customer also and that the next order received from him is the outward and visible sign that he is still friendly toward you. Always if you are writing to him while relations are still friendly embody in your letter a sales suggestion of some sort.

**Partial granting of an extension.**—Your second letter may have suggested an extension or a part payment, for if you really believe the customer is in trouble, the best proof of your friendliness is to suggest some ways out of his trouble; or, of course, he may request an extension without your suggestion. Always rely on your policy, do not grant an extension contrary to it, or when the granting of such an extension would cripple you, or provide an unfortunate precedent. A letter written in reply to a request for an extension might be as follows:

My dear Mr. Alton

I am glad to acknowledge receipt of your letter of April 5, asking for an extension of your account of \$350.00. I believe we can help you, we are always ready to help our customers, so far as we find ourselves able.

If you will send us at once your check for one-half the amount due, we shall be glad to allow you an extension of 30 days on the remainder. I am sorry that we cannot do entirely as you ask, and I appreciate the difficulties into which a dull season plunges many merchants, and the way in which bills accumulate, every one of which is backed by a credit man, anxious for his money.

In this connection may I suggest that although dull seasons cannot be entirely anticipated, since no one knows what the weather will be or can predict financial movements much in advance, still the policy of conservative buying, such as we advocated to you earlier in the season, will avoid the most serious difficulties.

I am glad to make this arrangement with you. Please feel ready

to call on us at any time, and come to see me the next time you are in the city.

Yours very truly,  
(Signature )

Such a letter, of course, is merely an example of how a delicate situation might be handled. It is evident that in this instance the customer was not entirely free from blame for his own situation. He had overstocked against the advice of the house. The season was, as a matter of fact, not much duller than usual, and his request was based partly on the truth and partly on a subterfuge. Consequently while allowing him a limited extension, the credit manager wished to guard against similar difficulties in the future and to give the customer less than he asks for. The tone of the letter is one of perfect courtesy and friendliness, and yet the letter conveys very definitely the sort of advice that the customer needs. The courtesy of the letter softens but does not hide the deserved rebuke.

**Refusing extension.**—An instance related by a prominent credit man shows that even when a customer's request is unreasonable, the credit man may appear to grant it without doing so, and may make the customer even better disposed toward the house than if his request were granted. In this case the credit man knew from the salesman that the customer who did a well-established business in a wealthy and conservative locality, relied on his acquaintance in the town for the basis of his sales, and was himself unprogressive—a man without ideas. He wrote to the wholesale house after they had sent him a letter of inquiry, telling them that the goods which he had bought of them would not sell, that he had taken them in good faith, but that now he wished to send them back or to have a long extension on them.

The credit man knew his goods and knew that in other localities they were selling well, consequently he felt sure

that what was needed in this instance was not merely to refuse the request or to grant it in part, or indeed to educate the man at all on the matter of credit, but rather to educate him in salesmanship and to help him pay the house by helping him move the goods

So he wrote, regretting that the wholesale house did not find itself in a position to do entirely as the customer requested. They would grant him, however, an extension of twenty days. He was told that by the same mail the sales department would send him a complete outline of a selling campaign which in a town similar to his own had proved remarkably successful in moving a somewhat similar stock. Then the house wired one of its best salesmen and sent him to the customer's town to help him with the campaign.

As a result, the goods were moved, and the money came into the house well within the twenty day limit. The merchant's general trade was improved, he was educated in salesmanship without realizing his own ignorance, and he was made a fast friend of the house which had offered him this help. The house not only made a friend, who because of his involuntary education became a more valuable customer, but it received its money without being obliged to offer a reduction in price.

Of course no credit manager can afford to spend as much time and thought on every case as was spent in the incident just related. The incident does suggest, however, that when ordinary and routine methods have failed, some device can be thought of which will lend variety to the attack and cement a closer friendship with the customer.

When granting or refusing credit or extension of time or any favor at all, do it early in the letter, frankly and without apology. If you refuse a favor because the customer's reasons are insufficient, do not explain your own reason, because such an explanation would offend him. Give no reasons at all if it is inadvisable to tell the whole truth.

An unsupported refusal is better than any amount of fiction.

If, however, you are obliged to refuse a favor which under ordinary circumstances you would grant, you should explain quite frankly, since otherwise your patron may think you have changed your policy

**Holding up orders.**—Often in the conduct of a business, orders will be received from customers whose accounts are in such condition that the order cannot be filled. It may be that a customer whose orders are small and whose standing is not very good is sending you more orders before he has paid for those already received. It may be that a large customer is exceeding the amount of credit arranged for, and needs to be held in check. In this case, naturally, his order could not be filled without a violation of your arrangement and a danger which you do not care to incur—that of losing money. The letter that is written in such an instance may be made much more effective if its possibilities are understood through an analysis of the nature of its appeals

**A different appeal**—The appeal of such a letter differs from the appeal of the series so far discussed—an appeal which has been directed to honor, friendship, and pride with a subordinate appeal to the customer's self-interest, since it implies that his action will prevent his failure in business or will prevent his losing his good reputation in the eyes of the house with which he deals. When his order is held up, however, the appeal is immediate, not secondary, to his self-interest, although it is made in so courteous a way as to suggest that friendly relations still continue. But, however disguised, the letter says to the customer, "You cannot have the goods until we get the money."

Since its appeal is of this nature, the letter should in the first place make the customer desire the goods, and in the second place, it should make him see the need of paying.



Such a letter, written to a merchant doing a very small business, is the following.

Dear Sir

We acknowledge with pleasure the receipt of your order of January 14, but regret that the balance against you on our books stands in the way of executing it. We appreciate that this is the height of the season for these goods and that any delay in shipping them may cause them to arrive after your best opportunity for selling them has passed. The low prices on these goods, moreover, give you a nice opportunity for a good profit if you can make a quick turn-over.

Consequently, we have every hope that you can manage, by sending us a check for the small amount now due, to secure the shipment of your recent order, which we shall have ready to send out on the instant.

Yours very truly,  
(Signature)

The appeal which such a letter makes to the customer's self-interest is evident, and yet there is no implication that his failure to pay is held against him personally. In fact, the debt is treated as if it was an automatic barrier to further business, regretted by both parties and naturally done away with as soon as possible.

In a letter to a customer of more importance than the man to whom the preceding letter was written, and whose volume of business is greater, a slightly different tack must be taken, although the fundamental appeal remains, and there is no change in the assumption of desire on the part of the customer to adjust the matter.

Dear Mr. Oldes

Thank you for the handsome order which has just come in for men's underwear. This is, as you know, a line to which our house has given a great deal of attention, and which is selling remarkably well, partly on account of the extensive advertising campaign we are carrying on.

At present, however, there is some difficulty in the way of our executing your order, which is possibly due to a misunderstanding

of the arrangement existing between us. My memoranda indicate that we agreed that for the present the amount outstanding in your name should not be more than \$7,500. The invoice which we have received from you totals \$7,200, and your total credit line is brought by this present order up to \$7,800. I take it that this state of affairs was not fully realized, and that as soon as you learn of it, it will be your wish to let us have your check for \$300 so that the arrangement we have made may be upheld.

In the meantime the goods in your order will be made up ready for shipment and every care taken that they are hurried to you by express as soon as we hear from you.

Yours very truly,  
(Signature)

A customer, no matter how important his account, could hardly be offended by such a letter, which gains an added advantage by referring to an arrangement in which the customer had concurred.

Remember, then, that the appeal of the letter holding up the order is to the customer's immediate self-interest, and that, consequently, you must make the goods seem attractive to him so that he will be eager to release the shipment by sending you a check.

**Retail collections.**—So far, all consideration of credits and collection has been based upon the relation between wholesaler and retailer. This relation was selected for the illustration of credit and collection principles because the many phases of this relation permit a wide range of illustration and because in this relation, on account of the fact that the individual accounts often involve large sums of money, there is already existing a better policy of credits and collections than is to be found in dealings between the retailer and his customers.

But credit and collection principles are generally the same regardless of the kind of business in which they are applied, and it should not be thought that the principles already considered are not capable of application in the retail business,

although their application there is more limited, since the field of the letter as an instrument of retail credit and collection is limited. Ordinarily the retailer does not have to deal with his customers by letter because his customers are constantly entering the store where they can be seen personally, and where a tactful word in an undertone can be made more effective than any letter as a means of collecting money. In the retail field the problem of credits and collections resolves itself largely into one of knowing the customers intimately and in a friendly way, and of instilling into them confidence in the retailer's integrity and good sense. The retailer must thus know who among his customers are good pay, who are poor pay, and who have the appearance of prosperity without its reality. He should know also when his customers receive their money so that he may know when to ask them for it—when the pay day of the salaried persons and of the wage earners comes, so that his statement may be in their hands before their money is gone.

**Retail collection letters similar to wholesale.**—Although collection letters are not as frequently used by retailers as by wholesalers, it should not be supposed that the retailer never has to write for his money. The increasing use of the telephone in ordering goods, and various other practices that tend to lessen the personal relation between the retailer and his customers, have brought to the retail merchant an increasing necessity of using the mails to sell goods and to collect money. When collection letters are used in the retail field, they follow in general the lines laid down for similar letters between the wholesaler and his customers.

**The steps to take.**—The steps for the retailer to take in collecting his money by mail depend, of course, on the terms that he has granted to his customers. Ordinarily, however, it is advisable to send a statement when the account is due, and to follow this with a formal reminder,

asking whether the account is correct. The term, of course, may be varied in the degree of its urgency, but usually it is well to have it always an obvious form.

If the form is not effective, a brief friendly note may then be written, asking the customer to come in and talk things over. Naturally such a note is to be written only if the delinquent customer has not entered the store for some time. And this brings up a difficult phase of the retail credit problem. It is well known that a man who owes money to a retailer will hesitate to continue trading with him, because his conscience troubles him, and because he is afraid of being asked for his money. The customer who owes money to dealer Smith finds it entirely easy to go down the other side of the street and buy from dealer Brown two blocks away rather than to run the risk of a too intimate talk with Mr. Smith. If dealer Smith permits the customer to stay away from him too long, he loses the customer's future business and he also permits the customer to let the memory of his debt almost fade from his mind.

**Getting the debtor into the store.**—Suppose that you are a retailer with a customer who owes you money, and who has been avoiding you of late. The problem is to get him into your store so that you can have a heart to heart talk with him. Possibly the attempt to get him into the store will first take the form of a sales letter, general in its tone, so that Mr. Delinquent Customer will think that it is being sent out to many persons and will not suspect its individual application to his particular case. If you know his needs, you can shape the letter's appeal in such a way as to arouse his interest and very likely secure a response from him.

But Mr. Customer may be very conscious of his debt, and even the most attractive sales offer may not get him into your store. Perhaps you have sent him two or three

sales letters, and he still has not come in to see you. Your next letter might be as follows

Dear Mr Sands

I am sorry to see that we appear to be losing your trade, and hope that this is not the result of any dissatisfaction with our services or the quality of our goods. If we have sold you anything that you did not like, will you not tell us what it was, so that we may make things right? We want to sell satisfaction as well as goods, and when a valued customer leaves us, we always feel that we must be at fault somewhere. Whatever the cause of the difficulty may be, will you not drop into the store the end of this week—say Friday or Saturday afternoon—so that we can talk things over?

Respectfully yours,  
(Signature)

In this letter you say nothing at all about the customer's obligation. A letter of this sort is always less personal in its appeal than if the customer's obligation were stated. You talk about yourself only—and the result is an impersonal letter. Conversely, if you were to talk very little about yourself and very much about the reader of your letter, the letter would be decidedly personal.

Even a diplomatic suggestion of your desire to rectify any possible mistake may be ineffective. The customer may be so conscious of his debt that he will scent the bait and will not accept your courteous invitation to come in and talk things over. What is the next thing to be done? Probably it is now time to look things squarely in the face and to talk frankly about the customer's obligation. One good plan is to write a straight-forward letter, asking the customer to come in and consider a plan that will enable him to make satisfactory arrangements concerning his account without burdening him. The plan that you are to propose to him is a plan of part payments, because unless you know the customer is a deadbeat, it is practically cer-

tain that he is delinquent because of temporary financial embarrassment

If even this last letter is ineffective, you must speedily bring the negotiations to a conclusion. Possibly one or two more friendly suggestions may be made, but continued silence on the part of the customer can ultimately be met only by the formal statement from you that if payment is not forthcoming by a certain date, the account will be given to an attorney.

As a retailer your attempt should always be to get into personal touch with the delinquent customer, because you ought to be able to make your appeal far more effective in a personal interview than would be possible in even the best of letters. What you want is to obtain an explanation which will be the basis of further friendly relations, just as the wholesaler wants a reply from the debtor even more than he wants the money. Behind both of these purposes is the desire to retain the customer. Always keep this desire in mind. Get the money but keep the customer if there is any possibility of doing so.

**A final word of advice.**—Here is a good rule for the writer of any kind of collection letter, wholesale or retail. Vary your methods. Do not treat the same customer twice to exactly the same series of communications. Change your attack so that it will be fresh and interesting. Suppose your usual policy is to send four letters before making the final threat of more harsh proceedings. You may have a customer who will be so callous that he will take advantage of your policy of waiting courteously. He may have received the four letters, and have paid his account only when your fifth letter indicated that further delay was unwise. Then, once again, he may have neglected a payment due. He has learned your system and is determined to wait just as long the second time as you permitted him to wait before paying his first bill. This will not do. After you have

sent him one or two letters, break into the series, write him so urgently and plainly that he will see that you understand the game he is playing. Refer to the extension of time granted on his first bill; say that you were glad to give it, but add that your policy does not permit extensions except very rarely, and that a second extension to him is not warranted. Some variation of this sort in the collection system will keep it from sinking into a rut, and will make your customers feel that they are dealing with a live man rather than with a routine clerk whom they can afford to ignore if it serves their convenience to do so.

## CHAPTER XVI

### SALES LETTERS—MATERIAL

Volumes have been written to point out the great opportunity of the sales letters in the business world of America, an opportunity which is distinctly modern. In the early days of business in this country it was possible for the dealer to know his customers personally and to deal with them face to face. His business was restricted to a comparatively small area, and within that area he did as well as he could but without attempting to extend beyond it, or to increase the number of his acquaintances by more than the most conservative and ordinary methods.

To-day all this is changed. The field of business into which a house may enter is bounded only by the limits of the known world, and a firm in Wisconsin may do business from Maine to Florida, from the Golden Gate to Cape Cod, and from Australia to the North Cape. Thus it comes about that in America nine-tenths of our business is done by letter—possibly even a higher fraction would be nearer the truth.

**Every letter is a selling letter.**—All of this enormous volume of letters can be made the medium of sales. It has been shown how into letters on credits and collections, selling material may enter, how in making adjustments the customer may be bound more closely to the house, or direct sales suggestion may be employed. The slogan of the modern business house is, "Every letter is a selling letter."

What does this mean? It means that every letter you



write is an argument to bring another man to your way of thinking, that is, to bring him to believe, as you believe, that he wants to buy your goods, or use your services, or do something else that you want him to do. A selling letter of this sort may be sent from any department or about any subject, but whether its first purpose is to increase sales or not, it should be written in so friendly and honest and intelligent a way that it makes its recipient want to trade with the business house from which it goes. It may or may not contain sales material in a separate paragraph. The adjustment department may talk about the goods that are being adjusted, the collection department may discuss the quality of goods, payment for which is being collected. Or the letter may deal with any one of a hundred other different subjects. And yet, if it induces good-will toward the writer in the mind of the reader, it is a sales letter, and should be treated as such.

True salesmanship never sleeps. It is always selling goods. It is not that salesmanship talks goods in season and out of season, but that it always finds something seasonal to say. It has wit enough to see a relation between the present situation and the selling of goods so that all letters either push the goods directly or bind the customer more closely to the house.

The sales department must furnish material. It is most possible for the letter to do this where the sales department has such close relations with all the other departments that it constantly provides them with material which they may use in all their letters.

**What the sales letter does.**—The sales letter by itself—the letter which is devoted only to sales—is the wonder of the business world. Great houses doing millions of dollars of business a year have been founded entirely on postage stamps. Others owe a large proportion of their success to the campaigns they have conducted by means

of the silent salesman which is carried by Uncle Sam to the doors of their customer for a postage stamp. The volume of advertising, and the sums expended for advertising, stagger us whenever they are mentioned, and we know that to-day few businesses can succeed without an intelligent use of advertising. But it is just as true that all of this advertising must be supplemented by the sales letter, for it is the rare advertisement that can complete the sale by itself. Ordinarily an advertisement either directs the buyer to the store where his purchase may be made; or it gives him an address to which he may write a letter of inquiry, which in turn will be answered by sales letters; or a sales campaign may be conducted which includes covering a district with advertising and sending letters to a selected list within that district to reenforce the appeal of billboards, street-car advertisements, and newspaper publicity. For nearly every advertisement there is planned its complementary sales letter, and thereby the importance of sales letters reaches extraordinary proportions.

**The appeals of service and satisfaction.**—In getting business by letter, as in every other way, service and satisfaction are the fundamental appeals. Without them absolutely nothing can be accomplished, for unless the customer feels certain that the goods will give him service, and that his dealings will be personally satisfactory, he will ignore all selling efforts, no matter how vigorous they are.

**Material carefully selected.**—The strength of the letter as a medium for selling goods is due to several different possibilities. First, its material may be carefully chosen. In a conversation between a salesman and his customer the material for the conversation must be more or less haphazardly selected, since the salesman, no matter how well he has prepared his talking points, can seldom guard his tongue as he would wish to. He speaks less eloquently than he desires, or he forgets some points which he wishes to bring

up, or he is distracted by something his customer may say or by the amount of time he has at his disposal. But the letter may select from an indefinite amount of material *just those points that are best for the given situation*.

**Material carefully arranged**—Second, the material of the letter may be carefully arranged so as to lead from a good beginning tactfully to a climax which secures the order, whereas, again, in a conversation the prearranged order of the material is bound to be shattered by the interruptions of the customer, the questions he asks, the opposed ideas which enter his mind, while the selling topic struggles for precedence with the thousand matters concerning his business to which he wants to give his consideration.

**Language skillfully chosen.**—The letter also may be effectively worded. The man who writes it learns, in the first place, how to select language which is in itself attractive and graceful, and compelling in its attention-getting quality. He learns also to use language which is adapted to the man he is addressing and to the subject under discussion. The man who speaks cannot, except in a sermon or some other address from a platform, choose his language so carefully without being suspected of affectation. But the language of the page is always more elevated than the language of conversation. The letter, in short, can always appear at its best, while the speaker cannot, unless he is a very extraordinary person.

**The letter's weakness.**—The weakness of the letter is that, first, when it comes to a man's desk it cannot judge opportunities. If the recipient has gotten out of bed on the wrong side that morning, or has lost money in a business deal, or has been angered by the stupidity of a subordinate, or for any reason is not in a "buying mood," the letter cannot back out, but with the bravery of ignorance presents its plea unaware that it is encountering a stone wall. It has no defense against the hand that tosses it into the waste

basket. Moreover, to enforce its appeal it lacks that degree of living personality which a man may have. No matter how inopportune may be the visit of the salesman—even, one may say, no matter how displeasing his personality—he still makes an appeal for a hearing because he is a man, and the common bond of humanity will not permit him to be treated entirely with contempt. He is a living representative of his house, and decency will not allow him to go into the waste basket even though the law of physics permitted.

**Words seen are remembered.**—It has been said that the letter is weak in this respect. True, from one point of view it is weak. And yet the letter has an element of strength that may go far to overcome this weakness. The element of strength is this: words spoken from the page remain in the mind better than those addressed to the ear. Most people are what is called “visually minded”, that is, the impressions that are most easily retained are those which come through the eye. The good story you heard at the club has faded from your mind next morning unless you wrote it down, but, if you wrote it down, the words stare up at you from the page, which you see with the eye of memory.

**Words seen are believed.**—Then, too, words on the page seem more like evidence than a spoken word. The number of people who will believe any extraordinary statement made in print is greater than the number who will believe an extraordinary statement made by a traveling salesman. Even to-day there are a vast number of people who believe everything they see in the newspaper, and there are few who will not give a statement more credit after it has gone into print than while it is still the spoken word. It is a curious fact, but it is undoubtedly a fact, that words on the page have become more tangible things than before they were put there.

**Letter can be read at leisure.**—Again, the letter may be read when the recipient has time for it. If a glance assures him that it is worthy his attention, and if other business intervenes, he can tuck it into a drawer, to be gone through when opportunity offers. The recipient can never be irritated on the ground that the letter has taken too much of his time, because if it does not interest him, he has always the same defense—the waste basket.

**Letter can show personality.**—Personality is possible to a considerable degree in the written word, just as it is in the spoken word. For a great many centuries man has been acquiring skill in producing on people the effect which he desires, so that to-day nearly any one can learn to give to his written or spoken language the personal quality which makes its reader or hearer feel that the message comes to him direct, even though he may know that it reaches equally well ten thousand others at the same time. As will be seen, the selection, arrangement, and wording of the material in the letter can be so manipulated as to give it the effect of a personal message. The letter can be felt as a message coming from a particular individual, because our habits of expression are very much like our clothes in the way they shape themselves to us, they look queer on anybody else. Particularly in a fairly long letter the writer has the chance to use language which can be recognized as essentially his. His style, as we say, is his own.

**The letter can fit the individual.**—It will appear at once that the letter has a disadvantage in flexibility. Conversation can select material adapted to the very man to whom it is addressed, while composition, usually appearing in the form of a sales letter sent out in the same language to hundreds or thousands of people, cannot be so flexible. But there are two considerations that go far to minimize this disadvantage, if indeed they do not finally establish the sales letter as the best medium of doing busi-

ness. The first is that the arguments which sell goods to Jones are the arguments which sell them also to Smith and Robinson, and that if another set of arguments is necessary to convince Peter, this second set will apply, certainly, to James and John also. If the first letter secures a response from 5 per cent of those to whom it was sent, the next letter with new material may sell another 5 per cent, the third 3 per cent, and so on, until possibly six or seven letters have exhausted the arguments likely to interest any member of the list, and so have secured responses from all whom it was possible to interest. In conversation, one may select the single argument which he sees will be effective. In letters he can use a series, one of which he knows will be effective, although he does not know which one.

**Letters cheaper than salesmen.**—Thus the letter is more flexible than at first it appeared. When to this advantage is added its cheapness—the fact that a single visit from a salesman may easily cost as much as three hundred letters—and the advantage that the three hundred may strike while the iron is hot, all on a single morning, presenting your offer at the most opportune time, while the salesman would be much slower than this, when all these advantages, then, are summed up, it is easy to see why very many business houses to-day consider it the best policy to make only occasional visits through a salesman to secure the personal touch not possible in a letter, and to do much of their business through correspondence.

It is all these facts that make the art of salesmanship by letter important to study, and which have caused a great many able men to spend their energies in devising new means for developing all the possibilities of this valuable agent of the modern commerce, the sales letter.

**What does a sales letter contain?**—A sales letter is an argument. That is, it is a scheme for bringing another person to the writer's way of thinking. In a sales letter

all the writer's efforts are devoted to bringing customers to his way of thinking. His efforts are courteous and cautious, and these things are the characteristics of all good argument.

**The element of conviction.**—Every argument has two elements, conviction and persuasion. Conviction is that which secures belief, it is evidence, reason, what the business man calls "brass tacks." It is material which shows that the customer needs your goods, that he will find them adapted to his uses, that the goods are well made, that they have sold and given satisfaction to multitudes of people just like himself. This and much more comes under the head of conviction.

**The element of persuasion.**—Persuasion is that which induces action. The customer may be perfectly convinced that your goods are all right, and that if he bought them he would be satisfied, but still he does not buy. He needs his *emotions* awakened, his desires aroused, he must see the article with a heightened interest which will carry him over the painful moment of parting with his money.

The persuasion may be separate material, entirely devoted to awakening this buying spirit, material which has perhaps no real logical point, but only insistence or repetition. There is no conviction in the phrase "Do it now," which in one form or another runs through most advertising, but there is persuasion in it—the force of a plea.

Persuasion, on the other hand, may not be separate material, it may be the tone, the manner, in which everything is said or done. Two salesmen from rival houses carry substantially the same goods and visit the same line of customers. Both are equally intelligent and have equally convincing evidence as to the merits of their goods, and indeed, as far as the goods themselves are concerned, there is very little choice. But one of the salesmen is a rosy, kindly, jolly fellow, always doing small favors for the mer-

chants he visits, always making his visits a thing to be anticipated. The other man is silent, reserved, and never goes out of the beaten track of business. Do you wonder that the first man secures twice the volume of orders that the second man secures? Yet the first has no more power to convince his customers than the second; he relies solely on the superior persuasive power of his personality.

**Never one without the other.**—Conviction should never exist without persuasion, else it will leave the readers cold and unmoved, if it does not positively repel them. Persuasion should never exist without conviction, for unless solid reasons are given, no action will be secured from intelligent men, and that action which is secured from others will be bitterly repented of by those who have been made to leap before they looked.

**Selecting the talking points.**—When selecting the material for your letter, become thoroughly acquainted with your article from every possible angle. Heap up your material. You cannot have too much, because you will wish to select from it different combinations of facts to apply to a particular problem. Study your article not only by yourself, but get the testimony of others. Find out who have used it and what they think of it. If the article is handled by agents, write them letters, asking them to send in a list of their best talking points, and, if they can, to tell you which they usually select, and in what order. All of this material you should list, improve, revise, and rearrange, filling up the gaps in your array of points and looking for the most attractive combination of points.

**Sell yourself.**—Next, sell yourself. Imagine that you are in the market for this article, compare it with others in the same field, and so convince and persuade yourself of its merits that you are perfectly ready to buy. This will add sincerity and enthusiasm to your arguments.

**Study the customer.**—Next, study your customer. Put



yourself in his place. See him in his surroundings, in his business, in his home, and in all the sides of his life, and determine what you would do in his place. How to do this will become apparent as the discussion proceeds.

**Summary of sources of information.**—One book treating of the subject of sales, lists a large number of sources for talking points, among which the more important are:

First, The House—the raw material, the principles of manufacture, the methods used in the departments, the character and ability of the manufacturing force, the organization, business standing, the status of the customer's account, the advertising that is being done.

Second, The Customer—the character and size of his business, his local conditions, his competition.

Third, The Competitors of your House—the nature of their goods, their strength and weaknesses, etc.

Fourth, General Market Conditions, and Current Events.

As an illustration of how the last source of material may be employed, currency and tariff legislation has figured largely in letters sent out by wholesalers and from banking and bond houses. A terrible fire at sea was featured in its sales material by a concern which sold automatic sprinklers. A wreck on a railroad was used by an insurance house. The list can be extended indefinitely.

When your material is collected you are ready to write, but not to write the letter as a whole. You are ready to shape the material into smaller units which may be combined into letters.

**Write in paragraphs.**—The paragraph is the unit; we think and speak and write in paragraphs, each of which is a group of sentences built around an idea. The length of the paragraph is limited, first, by the attention of the audience, and in the business letter the paragraphs must be comparatively short, because the customer has not much attention to bestow. Second, its length is determined by

the nature of the material, some ideas need more space than others for their development. The paragraph exists as a division of thought. Naturally it is most effective if that division is sharply made. If the paragraph has, as we say, unity, imagine that it is a wedge that you are driving through the customer's indifference, and you will see clearly enough that you need a *point* behind which your weight is accumulated. The more absolute the unity of the paragraph, the keener the point and the better its chance of penetration.

**How shall a paragraph be written.**—Let us select an illustration and consider an article from the point of view of the article itself and the customer. Consider, for example, a small vacuum cleaner. The chief talking point is its light weight—only twelve pounds. Now this fact, so far, is considered from the standpoint of the article. It will be easy to convince the customer that the article weighs but twelve pounds, for you have only to put the cleaner on the scales. It will be easy, moreover, to show the customer why the article is light, because it is small and made of aluminum. So far, we have used conviction, pure and simple; so far, only the article has been considered.

Now let us consider the customer. Who is she? Probably the lady of the house, she may have a maid, but the lady of the house must be reached, because the woman who is a prospect for a moderately priced cleaner ordinarily helps, at least, in the housework. This article is made light *for her*. Why? So that she can easily move it or carry it about. Now, the item of lightness begins to have persuasive power. When does this lightness appeal more to her? Does it appeal more when she is moving the cleaner from room to room or when she is carrying it up and down stairs? Which action does she perform more often? The moving from room to room. But which is the more important? Certainly the carrying of the cleaner up and down

stairs, since, no matter how heavy any machine, it may be provided with rollers which makes its moving from one room to another fairly simple. Accordingly, the idea that is the point of the paragraph addressed to the woman customer represents her carrying the cleaner down stairs, and behind this point is massed all the other material relating to the single idea of lightness.

Consider next the subject of the *power* of this cleaner. The manufacturers, you might tell the customer, know how to design fans, have great buying power, select their material carefully, and employ skilled workmen to produce the power in this machine, but this is not considering the matter from her standpoint. How much power does it give *her*? Will it draw, as the old advertisements used to say, a nail through a carpet, or will it give her precisely the amount of power needed to pick up the dust and not to pull the threads out of the rug? Is this power given by an economical consumption of current? Both of these points might be presented in a single paragraph, unified, upon the subject of power. The point of efficiency should be put first, that of economy second, since naturally one's first desire is to get work done well, and, second, to get it done cheaply.

And, again, as to the matter of size. The manufacturer will think of the exact dimensions of the cleaner in inches, but from the housewife's point of view the letter should say that the cleaner is the size of a dry mop and that she can tuck it in the corner of a closet out of the way.

**Another example of paragraph structure.**—Let us consider another example of how to write paragraphs unified around the point of view of the customer, and around a single idea. This time we are to prepare the announcement of a new grocery store. From the proprietor's point of view, the light furnished by the store's big windows makes the building comfortable for him to be in. Its wide aisles and absence of counters make the goods easy to get at, and

the floors easy to clean, while the arrangements he has made with the best firms of wholesalers in the market are a source of pride, and point the way toward successful business. But from the customer's point of view these same facts assume a different aspect, and naturally the paragraphs are worded in accordance with that view.

Your comfort and convenience have been consulted first of all in designing the Park Grocery. By the abundance of cheerful daylight which flows through the big windows into every part of the store you are able to see more comfortably and clearly than by artificial light.

The broad aisles will allow you to approach the goods for yourself and to make your own selection. There is no "behind the counter" in the Park Grocery. It is your store, and you can go everywhere in it.

A store from which your food comes must be clean, and to be clean it must be easily cleanable. All the cases in the Park Grocery stand on legs well above the floor, so that no inch of space can remain unvisited by the wand of the vacuum cleaner. Moreover, all food liable to be contaminated is placed under glass.

But the contents of the store—that is the heart of the matter. Though you will find here the unusual delicacies which give distinction to the dainty luncheon, and which are so hard to find in a city the size of Wilton, your interest will center in our line of staple goods.

The letter could then proceed to show how in the selection of these goods the first consideration has been quality, and how thoroughly the manufacturers safeguard the customer by their precautions in producing the articles sold.

The four points, then—the light, the broad aisles, the cleanliness, and the quality of the goods—each is put into a paragraph and discussed entirely from the customer's point of view. The statements of fact are conviction, the point of view from which they are regarded is persuasion, and the language in which they are put is the chief element of persuasion.

**Coherence in the paragraph.**—The paragraph in a sales letter, as in any letter, should not only be unified, but it should be coherent as well, that is to say, the reader should see a connection between each sentence and that which follows it. Of course, if all the sentences relate to the same single point, and if the paragraph is short, the reader will not get off the track very easily. But certain devices may be used to ensure perfect connection of thought.

**Coherence by arrangement.**—The first device is the arrangement of material in such a manner that one idea naturally leads to the next. For instance, in the preceding letter the paragraph on cleanliness began with two fundamental ideas "A store from which your food comes must be clean, and to be clean it must be easily cleanable," followed by the application of these principles to the particular case "All the cases in the Park Grocery," etc. The mind more naturally works from the general statement to the particular illustration than from the particular illustration to the general statement. In the last paragraph the delicacies, being more attractive, will come first, but being more superficial in their appeal, are subordinated to the staple groceries. This makes a natural transition between the ideas.

**Coherence by other means.**—Besides arrangement, the three methods of securing coherence are: First, the use of connectives: thus, so, moreover, however, nevertheless, still, notwithstanding, besides, etc. Second, the use of pronouns to refer to words in the previous sentence: this, that, it, he, etc. Third, the repetition of important words: that is, repeating in the second sentence, at the beginning, a word prominent in the end of the preceding sentence. See the following illustration:

Take a trip through our factory to see how your shoes are made. Shoes are made in many ways, but there is a "best" way, and that is the Smith and Morris way. The Smith and Morris shoe is

handled in every detail by the most up-to-date machinery and the most skilled experts. The expert workmen, in particular, whose ability makes possible the quality of S & M shoes, are carefully selected from .

This third means of coherence should not be overused, because the repetition after a time becomes wearisome. But when one wishes to make sure at an important point in the letter that every word is carefully read, it is wise to make use of this device.

**Emphasis**—Emphasis in the sales letter is a matter on which an indefinite amount of study can be spent, for emphasis is the art of making the prominent ideas stand out on the page. If a merchant wanted to advertise prominently a bargain in his store, he would naturally put it in the store window, that is, he would give it emphasis of position. The same is true of words in the paragraph. Anything to which the writer wishes to give distinction he should put in an effective place. The beginning and the end of a paragraph or of a sentence are places where a word is most likely to strike the reader's eye. Usually in a paragraph the end is more important than the beginning. In the sales paragraph, however, since the letter is glanced through, not read through carefully, the words at the beginning are more instantly visible, therefore, usually the beginning is the more important place. Other important positions for words needing emphasis are just before marks of punctuation, because the reader stops a fraction of a second at each mark of punctuation, and where he stops he sees more clearly the surrounding words, especially the word he has just read.

Emphasis is secured also by putting the main idea into an independent clause. In the last paragraph of the letter shown on page 362 the statement about delicacies is made a subordinate part of the sentence, and the statement about staples occupies the independent clause, the clause that

could, if necessary, stand alone as a sentence: "Your interest will center in our line of staple goods"

Climax is another means of securing emphasis—a series of statements, each stronger than the preceding, throwing special stress on the last statement

These three principles—unity, coherence, and emphasis—are not at all formal and artificial matters. They are ordinary common-sense principles which every one observes every time he speaks. To name them and analyze them as has just been done merely enables one to apply them more consciously and thus always to be certain of producing the best effect

**Selecting the language.**—The language of the sales letter is the next point to consider, for, as has been seen, it is the language which gives to the argument its persuasive power—its 'pull,' as the business man says. In the selection of language certain rules can be employed which are generally recognized and observed. First, use by preference interesting verbs and nouns, avoid the verb "to be" or other colorless verbs. For example, it is less interesting to say "The automobile comes to the curb" than to say "The automobile rolls up to the curb." Second, avoid a succession of short or colorless words. This does not mean, certainly, that one should use very long words, but that any sentence which contains only short words does not present any points of contrast to the reader's eye, and so does not look interesting. Third, select words drawn from the experience and the environment of the reader. A letter written to a farmer will contain the language that relates to the farm, its occupations, its products, its tools, its social life, a letter written to a society woman will contain language denoting elegance, fashion, and wealth. Fourth, select language that applies to the nature of the article. Terms used to describe an oriental rug would differ from terms used to describe a farm implement

These again are matters of common sense, but they should be considered, all of them, in every letter that is written, for they contain a warning against attempting to write letters in terms with which the writer is not familiar. If a man has never been on a farm, he may unconsciously use language that sounds like the smart city streets, and that shows the farmers that he is not one of them. If a man has sold hardware all his life, he cannot use the off-hand language which will sell women's dress goods. This does not mean that he cannot learn this language by associating with the people who use it or by reading the writing that deals with it, it means that, however well he may understand the ideas that will sell any particular line of goods, he must also understand the language appropriate to that line if he is to sell it successfully.



## CHAPTER XVII

### SALES LETTERS—THE COMPLETE LETTER

**Parts of a letter.**—The preceding chapter considered the construction of individual paragraphs; first, their material, then, their unity, coherence, emphasis, and their language. Now let us see how these paragraphs can be used in a complete letter, and what the various parts of the letter must be. The complete letter normally may be divided into four parts, as follows:

(1) *Point of contact*, (2) *Conviction*, passing into (3) *Persuasion*, ending in (4) *Clincher*

**Getting attention.**—The first problem is to get the reader's attention. The advertising manager of a department in a great manufacturing house said: "There come to my department every morning eight sacks of mail matter. All the second-class mail matter for which we have not been particularly looking goes into the waste basket at once, and the first-class mail matter is sifted out pretty savagely." This simple statement will give an idea of the great competition between letter and letter for the reader's attention. When he slits the envelope and pulls out the typewritten sheet, his eye must fall at once upon a statement which shows him that the letter as a whole is worth reading. The competition is less severe if the letter is addressed to a small business house, and still less if sent to a professional man, a woman in her home, or a farmer, but it is formidable enough in any case to require great care in meeting it.

**Possible appeals in point of contact**—The point of contact, that which gains the reader's attention, must have a powerful appeal. It may appeal first to his immediate self-interest by showing him how he can save money, make more money, do more effective work, live in greater comfort, have greater enjoyment, and so on.

It may appeal to his curiosity by beginning with a sentence attractive, but not instantly clear as a whole. For example, a letter sent out by a book dealer began with the quoted sentence, "Page 17 is enough." Instantly upon this followed an explanation that the words were spoken by a prominent business man, and meant that page 17 of the book in question alone was enough to induce him to buy. Another letter began, "Russell Sage said, 'Buy your straw hats in winter,'" and was followed by an explanation that the best bargains are to be obtained when the goods are not in season and that the letter offered extra bargains in men's clothing after the rush of Easter was over.

Third, the point of contact may appeal to the reader's general belief in an established principle, as in a letter addressed to a business man, "You would not use out-of-date, inefficient typewriters in your offices," followed by a suggestion that he should not wear an ill-fitting suit of clothes.

Examples of various points of contact, "attention getters," are the following:

Did you ever stop to figure up what your ability would be worth to you if it could be coined into money?

If you earn \$2,500 a year, then your ability is worth approximately \$50,000, because that amount of capital invested at 5% brings in \$2,500 a year.

You are getting this copy of the style book, because we believe you want to know the things about clothes that it shows and tells.

You are in business to make money.

We have a proposition which we know will help you.

Now let's get together and discuss it

Did you ever ask a tractor owner why he bought a tractor?

One might say, a tractor will handle my crops from furrow to market—furnish cheap power for every operation in the production of a crop

I know that if I were standing at your side asking for an opinion of the cigars we sent you a few days ago you wouldn't hesitate a minute in giving me the information. But, as that is impossible, won't you write and tell me what you thought of our little sample box? We tried to make our introduction one that you will remember pleasantly

Just suppose you are the owner of a small farm—and suppose you are in the market for a thresher for your individual use

You would first take into consideration the amount of grain you have to thresh annually, and then the price of a thresher.

Let me save you from the mistake a friend of mine made last year .

He found after Christmas that he was one of four, each of whom had presented a mutual acquaintance with a fountain pen. Consequently, the gifts were not much appreciated

These are only a few suggestions of the many ways in which a letter may begin. It is necessary, first, to attract the reader's attention and show him that the remainder of the sheet has something worthy of being read

**Conviction.**—When the reader's attention is once arrested, the writer must proceed to convince him. Let us suppose, first, that the reader is not acquainted with the whole proposition. It will be necessary then in the second paragraph to acquaint him in general with its facts, giving him a sketch of the article or the business. This conviction section of the letter is the place for the paragraphs discussed in the last chapter, the paragraphs full of facts, attractively stated. Of course, the material for these paragraphs will vary as widely as the subject-matter of letters may vary. For example

This is our planting time Two hundred men are now at work setting out the trees which in a few years hence will each earn \$5 and upwards, giving a net income in which you may now arrange to share

The apple growers of the Northwest are among the most prosperous people in our country Their bearing orchards never earn less than two hundred dollars an acre, and from that up to five hundred dollars an acre each year Favorable conditions of soil and plenty of rain-fall absolutely assure our crop year after year

You know in your grandfather's time the great problem was how to harvest wheat The binder solved that To-day the great problem is how to get the ground plowed at the right time, then how to harvest and thresh the grain and to get a top price for it For instance, with the eight foot binder and four horses you can put safely into shock from twenty to twenty-five acres of grain a day

An engine that will not deliver power is nothing more or less than so much junk, worth whatever the junk dealer will pay for it Engines which are in the junk class or mighty close to it can be bought for less money than an X, Y, Z engine

Thousands of farmers who have discarded the gravity and dilution methods of separation for the centrifugal cream separator will tell you that the cream separator increased their profits enough in one year to pay for the machine

A great many of your acquaintances believe that all fountain pens either leak, become clogged, scratch, fail to write at the first touch to the paper, or are a nuisance in filling and cleaning. So we have arranged to prove by action instead of words, by a two weeks' complimentary trial at our expense, that the Blank self-filling pen is the pen these people knew would some day come on the market

Let us say, for instance, that your home burns, and through some circumstances you find that you are uninsured It is a serious loss without question, but provided nothing untoward happens, and your earning capacity and ability remain unimpaired, it is one that may be overcome On the other hand, if to-day or to-morrow you were to meet with an accident which would cause the loss of

your eyesight or of one or two of your limbs, or disable you in such a manner as to impair your health and consequently destroy your earning capacity, where would be your protection?

The Madison is the only heater that with the magazine feed will burn the fine size of anthracite coal such as pea and buckwheat #1, and in a season will burn no more tons of this cheap fuel than the ordinary heater does of the large expensive sizes

This fine size of coal costs from \$1 50 to \$2 50 per ton less than the size required in the ordinary house heating apparatus. Thus our heater will make a saving of from 30% to 60% on your fuel account, not to speak of the saving in labor. Our magazine feed will carry the boiler for twenty-four hours in ordinary weather and twelve hours in severe—such lengths of firing periods not being possible with any other heater on the market.

Do you not feel that you are the gainer every time you “swap experiences” with a successful man?

Suppose you were to take notes of what you learned from such discussions, and from your own experiences and observations. Suppose some successful friends should do the same, and that you got together every two or three or five years, compared notes, and wrote down what you had found out.

Can you estimate the worth of that knowledge to either of you? Would it not bring you in many hundreds of dollars in a month or a year, or even in a single transaction? Would it not keep you from making many expensive errors?

Our course has grown by its association with nearly 50,000 business men until it is the composite record of many business successes.

**Persuasion.**—Such paragraphs as these have for their primary object conviction, telling the customer that the proposition is one of merit, and appealing primarily to his reason, although they are likewise persuasive in tone. After his reason has been appealed to, after an attempt has been made to convince him, he should be persuaded—the letter should say something to produce action—to make him *want* to buy. The latter part of the letter, then, probably should address itself more to the reader's *desires* than to his fundamental needs, it should deal more with inci-

dental reasons why *he should not hesitate* than with fundamental reasons why the goods are worthy of his attention. It may be that the matter of cost troubles him, and that the persuasion paragraph can show how cheap, as well as how good, the article is. The personal appeal, strong all through the letter, should towards its close grow stronger. Questions may be used, and pointed sentences which make more demand upon his interest than the comparatively quiet discussion that came second in the letter. It is not that the writer has ceased to give facts about his goods, but, having presented their primary demands, he now removes the least hesitancy from the reader's inclination to buy. In this section, persuasion should be the purpose rather than simple conviction. The following are sample paragraphs from the latter part of sales letters. Note the attempts at persuasion.

You will be satisfied with the fit of these clothes. To see how well you will look in them, stop to-day and try on a suit, at the store of

MARK & COMPANY,  
Altoona

Take this letter with you. The picture will help you to make a quick choice.

You shall be the judge as to whether your own best interests will permit you to wait another day when opportunity is inviting you to prepare yourself for bigger things next fall. You shall decide whether you will make these summer months a time to sow the seeds of specialized training for business success, from which to reap a harvest of earnings and sales when the season for promotion and big dealings arrives this coming year.

It's an easy way of solving the Christmas problem. Nothing could be more simple or more satisfactory to both you and your friends. They are gratefully reminded of your gift every time they light a cigar from the box, and you need not make payment until after delivery.

Our boilers are slightly higher priced than the ordinary cast iron boilers, because of the high cost of manufacture, however, they will more than pay for themselves in the first two or three years of use, owing to the amount and variety of coal consumed, to say nothing of the labor saved and comfort gained by our magazine feed

In to-morrow's mail we are sending you a little booklet of testimonials telling the experiences of some users of Madison boilers. These experiences in some cases seem beyond belief, but should you care to write the signers of any of these letters, we feel sure that they would take pleasure in advising you of the correctness of our statements.

**The clincher.**—The clincher is the name given by business men to the final argument, the last paragraph, the word that clinches the order. It is dangerously easy to end a letter without a clincher, to bring the customer to the point where the last argument should be presented and then to leave him without the definite appeal for instant action.

Queer though it may seem, some retailers and some salesmen actually think that the customer will act by himself, if he is sufficiently attracted and convinced that the goods are worth buying. The story is told of a salesman who invariably made a good impression on the prospect, talked to him intelligently and pleasantly about his proposition, and then lacked the grit necessary to ask the merchant to give him the order then and there. Often one does not realize how close his customer is to a decision, how, unconsciously, he is merely waiting for the last appeal which will bring him over the line and secure his order. Great pains should be taken, then, at the end of every letter to secure the action desired. Always the object should be to make this action easy; so easy that it will be harder not to take it than to take it.

A common form of clincher is that which asks the customer to fill out and send in an enclosed postal card, either

to ask for further information, or to order the goods on trial or for cash. The following are examples of this form of clincher.

As you will necessarily require a local steam fitter to install your plant, we trust you will give us his name and address on the enclosed post card in order that we may take up the matter with him.

Don't fail to read what your fellow-customers say of the Menocal—which promises to be the most successful cigar so far produced.

Then take the enclosed stamped post card, and insert "100" in the blank space in the first line.

Fill in the figures *now*—mail the card to-day—and enjoy 100 delightful reminders of this letter.

Your selection can be made from the enclosed folder just as easily as though you were here at our factory. It will take but a minute to mail your request. Will you spare that minute right *now*?

Be foresightful. Do not subject yourself to the hazard of the summer-resort cigar counter.

You are paying for the BLANK COURSE many times over, and you are suffering the loss of these results so long as you put off getting it. It will be helping you, as it is helping thousands of other men, to increase EARNINGS AND PROFITS. Sign the blank TO-DAY.

The grass always looks greener ahead, but it seldom is. Your opportunity is about the same to-day as it will be to-morrow or next year, and the sooner you start this course, the more you will get for the same money.

*Now* means *to-day*—this moment. The enclosed blank is your last opportunity to start NOW.

These examples of closing paragraphs have been given to show some ways in which writers of sales letters attempt to clinch their appeals—to induce the reader to take instant action. No part of an effective sales letter is easy to write, and certainly no part is more difficult than the clincher, the effective close. It should be given most care-



ful study If the clincher is carefully considered and properly phrased, it goes a long way towards making a sales letter bring results But if there is no clincher at all, or if it is so phrased as to antagonize the reader, the effect of the letter may be spoiled. Be insistent, but not too insistent This is easy to say, but not always easy to do. It is not of much practical help as a working principle, but it is a principle that should always be borne in mind The reader needs urging, he will not move without urging; but beyond a certain point urging becomes annoying. The problem is to stop just before reaching that point.

So far in this chapter only the parts of a letter have been considered, examples of the letter as a whole have not been shown. The parts, of course, are important chiefly in their relation to one another and in their influence on the effect produced by the entire letter One must first learn to write the parts, but he must never forget that the various parts do not stand alone—that they are of value only when they fit together to form an effective, unified appeal On the following pages two complete selling letters are shown. They have been selected not because they are perfect, but because they are good, average examples of the way in which business men fit the parts of a letter together in order to achieve their purposes

Chicago, Ill.,  
October 14, 1917

Mr John Doe,  
Madison, Wis  
Dear Sir

You don't have to RELY upon one person or to teach one person in PARTICULAR to operate the Walton Card Index Addressing System It is as simple as it is durable, and any boy or girl in your employ is a competent operator

An impression is made NOT BY KICKING but by simply swinging the foot-lever forward This one movement makes a perfect impression and automatically changes the address card while the

ink is being evenly distributed for the next printing The average speed is 3,000 addresses per hour

At your next opportunity, watch your well-paid girls addressing envelopes by hand and in a manner open to all kinds of error, while the office boy (who may be trying hard to find something to do) might be turning out absolutely perfect addresses on a Walton, doing in 20 MINUTES BETTER WORK than your fastest penman can in an ENTIRE DAY

Have you a use for ANY SORT of addressing equipment? We will send you a Walton for your trial of 30 days, absolutely without obligating you in any way

Let us give you our service.

Very truly yours,  
THE WALTON COMPANY

Dear Sir:

There is a lot of food for thought for every wagon user in the answer of a New Milford enthusiast to a prospective purchaser

"Why did I buy a steel gear wagon? That's easy I bought it because it is the strongest wagon I ever saw"

"But," continued the doubter, "our old wagons carried all we wanted to draw"

The New Milford user smiled "Good enough? Perhaps they were So were wood bridges until steel came into use, but how about it now? Do you think any one would consider using wood if the Brooklyn Bridge were to be rebuilt—or in any other bridge of any size for that matter?"

That is just the point In the old days when the finest timber was to be had, wood wagons were good enough, but since the supply has become short, steel has come into pretty general use Engineers have proved that steel construction is stronger than wood, that it does not check, warp, rot, or shrink

Steel is used in the New Milford wagon in just the parts for which good wood cuts are most difficult to obtain—in the axle, hounds, and bolsters The steel construction also gives the designers the opportunity of offering features which cannot be furnished on a wood wagon The extension reach box, which makes it possible to lengthen or shorten the gear without carrying an extra reach, is found on no other wagon Removable malleable sleeves are used on the axle These can be replaced when worn, making the axle practically everlasting

Combine these features with the fact that the wheels are A

grade, that the finest box ever furnished with a wagon is used on the New Milford, and you can imagine why New Milford users are so enthusiastic. There are a lot of features on the box to which we would like to call your particular attention, but we have space to mention only the special box binder—a binder which does not split the sides—and the tool box which is attached to the lower front end gate.

Look this wagon over critically before deciding on any other, and we are sure that you will agree that it is the strongest wagon you ever saw. Since strength is the chief essential of good wagon construction, why would it not be a good idea to decide, *to-day*, on buying one of these improved steel gear wagons?

Yours very truly,

## CHAPTER XVIII

### SALES LETTERS—COMMON MISTAKES

**Personal letters and form letters.**—Sales letters are of two kinds. A so-called personal sales letter is directed definitely in its appeal to a single individual, and is written only to him. A form letter, on the other hand, is directed in its appeal to a class or group of individuals, and it is sent to all of the members of that class or group. Form letters may be personally typewritten and signed, or they may be printed by some duplicating process. The letters that go to the different individuals in the group or class may be exactly alike, or they may be separately filled in with the names and addresses of the recipients, and there may be minute variations in the body of the letters. But if the letters that go to all the members of the group are practically the same in wording, the letters are classed as form letters and not as personal sales letters.

The form letter presents some peculiar problems, although it is based, of course, on the same general principles as the personal sales letter. These peculiar problems will be considered in the last chapter. Here it will be assumed that most of the letters to be considered are personal sales letters—not that they would be greatly changed if they were to be sent out as form letters, but because the general principles are more easily dealt with in discussing personal letters, and because this procedure can set aside for the time being all questions that relate to the appearance of form letters and to the more or less me-

chanical matters that have to do specifically with their preparation.

**Defects in point of contact.**—It has been stated that the writer of effective sales letters strives to appreciate the point of view of the reader—he tries to write as he would like to be written to if he were the reader of the letter instead of the writer. This is not easy. It requires genuine imagination as well as self-forgetfulness, almost to the point where it becomes a Christian virtue. Consequently a great many sales letters begin wrong. They fail at the point of contact. Instead of talking about the reader and his interests at the start, they talk about the business of the writer and his interests. This defect occurs in the following opening sentences taken from sales letters:

We have been in the business of manufacturing sad-irons for several years, and have had very gratifying success in placing our irons on the market, especially our domestic line. It has been our aim for some time to make such a sad-iron for domestic purposes heated by gas as would prove practical under all conditions.

We call your special attention to our Mammoth Oak Water Cooler for factory use. It is practically indestructible, and the sweetest water cooler made.

We wish to announce that we have secured the services of a high-grade custom tailor who has established a branch in Janesville. He comes regularly every Saturday to take measurements and make try-ons. We stand back of every suit, and a perfect fit is guaranteed.

We are in a position to offer insurance of the highest value to business concerns because we maintain close relations with all the American and foreign companies and in addition have our own correspondent at the Lloyd Underwriters, London.

We offer this year a new improvement in our farm automobile which consists of an ignition equipment made up of batteries with timer and magneto. Any one familiar with automobile engines will recognize that this provides three methods of handling current instead of one.

Most of these paragraphs contain statements of fact which can be made to have a sales value. But here they appear in the form of mere announcements, and reflect only the technical knowledge of the manufacturer or his personal pride in what he has to offer. The facts stated in these sentences are important, they certainly have their place in the body of the letter, they might even appear in the first sentences, but they are presented from the wrong point of view. As a general rule it is bad policy to begin a sales letter with "we." This is not an iron-bound requirement, surely there are occasions when the writer of a sales letter is justified in talking first about himself and his company and his goods. But it takes nice discretion to pick out the occasions when this exceptional procedure is justified, and it certainly takes unusual ability to handle occasions of this sort satisfactorily. In the great majority of cases, this rule will apply—begin the sales letter by talking about the customer and his interests rather than about yourself and your interests. Instead of beginning with "I" or "we" begin with "you," or, rather, with material that embodies the "you" point of view—material, that is, which is selected and handled solely from the customer's standpoint.

There is some criticism at present of the overemphasis of this "you" attitude in sales letters. The critics are mistaken. Of course there can be overuse of the word "you", it is entirely possible to use it in such a way that it is obviously a tiresomely mechanical trick to get the reader's attention. This practice is rightly criticised. But the "you" point of view is something entirely different. There cannot be too much of it in a sales letter. The practice of trying to get the reader's point of view and of approaching your proposal from the standpoint of his interests is dictated by common sense.

**The "fake" personal appeal.**—An annoying form of

mistake in the point of contact is that which attempts to deceive a customer by pretending that a form letter is one composed and addressed to him personally. The following are the two opening paragraphs of a letter that is guilty of this fault:

I have written you several letters regarding this matter but have had no reply from you. I cannot understand this, so, to learn why we have not heard from you, I am writing you personally.

We are in the talking machine record business. To promote the sale of records we are arranging with well-known reputable retail merchants to give away a limited number of talking machines. These we give away absolutely free. They positively do not cost you or your customers one red cent. You may be surprised at this and have your doubts, but nevertheless it is true.

The writer of this letter probably reasoned that the reader of the first sentence would be worried at the suggestion that he had neglected something of importance—possibly the payment of an account or the settling of an adjustment in his order department. The writer reasoned also that, when the second paragraph was reached, the reader's interest would remain at a high pitch and would lead him to read eagerly the terms of the talking machine offer.

But the actual result is decidedly different. The customer is not pleased, although he may be unpleasantly interested, to learn that he has neglected something of importance, and so his first emotion is not one that will lead him to buy goods. When he reaches the second paragraph, he realizes with a shock of disgust that this is the same proposal that has already gone into his waste basket two or three times, and which is now trying to enter his office in disguise.

It is true, of course, that some kinds of attempts to get our attention must assume a disguise in order to reach us. A court officer serving a subpoena, which in order to be effective must be placed in the hands of the person to whom

it is addressed, often avails himself of the disguise of a doctor, a clergyman, or an employer looking for employees, but the man subpœnaed is not amused by the cleverness of his disguise, and if the claim were one he could resist, he would reject it instantly. If a letter makes any false claim on the reader's interest, or if it pretends to be anything which it is not, it will awaken not interest but disgust. It is possible, of course, that the writer's proposal and his reputation may be so creditable that even wilful deception will not turn the customer against him, but a reputable firm does not engage in such unworthy tricks, and if a deceptive letter succeeds, it succeeds in spite of the handicap imposed on it by the deception.

**Fraudulent flattery.**—Another type of deception is that which pretends that the person addressed has shown remarkable qualities of character or capacity which have attracted the writer of the letter. For example:

I was so delighted with your inquiry in response to my advertisement telling about our wonderful offer for agents that I instantly sat down to write you personally. Your inquiry was so well written and showed such intelligence and force of character that it marked you instantly as one certain to succeed in this great money making enterprise, which will vastly increase your earnings with almost no effort to you.

This is an unusually bad example of a false appeal. It was, of course, a form letter sent out in reply to every inquiry. This particular letter was received by a man who, suspecting the good faith of the advertiser, had scrawled a few words in lead pencil on a post card.

Of course, a letter of this sort would deceive no person of experience. This appeal is used chiefly in addressing those whose knowledge of business is very limited and who might not, therefore, suspect the dishonesty of the writer who would stoop to such a trick. The appeal is wrong always, ethically and practically.



The "injured tone" in the point of contact.—Another dangerous point of contact is that found in the follow-up letter which refers to previous letters and implies that the sending of them had placed the recipient under some sort of obligation to the writer. For example

We beg to call your attention to our letter of December 19, and trust that ere this you have fully decided to make an exhibit at the Exposition in Rome this coming summer.

On the 7th we had the pleasure of quoting you our best price on high-grade silver-steel solid-tooth circular saw, but as we have not yet received your order, we should like to know if you still have our offer under consideration, or if there is any reason preventing your favoring us in the matter

Having written to you twice and received no reply, we are going to make a third attempt to interest you in the Wilson heater

There are two extremes in letters of this sort. Here is one. Nothing could be much worse in letter writing

We have written you twice about our wonderful money-saving device, and we feel that you owe us the courtesy of a reply

Why, in the name of good business, is there any courtesy owed? Suppose a salesman comes into your office. You give him a few minutes to tell his story. You are not interested, and you say "No" with finality and decision. The interview is at an end. No sensible person would maintain that you were under any further obligation to the salesman. But suppose that, instead of sending a salesman to you, a manufacturer writes you a form letter. You give him a hearing by reading his letter. You are not interested. You drop his letter into the waste basket, and in that way you give utterance to an emphatic "No" in language which all the business world understands. Are you under any obligations to call your stenographer, and to go to the expense and trouble of dictating a reply? Absolutely none. Noth-

ing in ethics or in business requires such quixotic "courtesy" And the man who tries to make you believe that you owe something to him because of his great kindness in sending you one or two form letters is paving for his future communications a sure road to the waste basket

The other extreme may be something like this:

Have you looked over the entire new line of Simpson ranges? These ranges are shown in our listed catalog which was mailed you a few days ago Have you figured out the net prices on any of the constructions?

It is not our wish to annoy you, but we feel that it would be to your advantage to sell the Simpson line

There is nothing particularly annoying about an appeal of this sort. Surely it would not anger the reader. But the underlying appeal is about the same as that on which all the letters in this class are built. "We have been sending you letters. Surely you must have read them and been interested in them We think we ought to have a reply." The great trouble with such an appeal is that it tends to annoy the reader even if it does not definitely anger and antagonize him.

What induces a business house to send out a letter built on this appeal? Probably it is the fact that the writer is familiar with only one type of follow-up—the collection follow-up. He assumes obligation on the part of the reader of the letter, and in his letters simply reiterates monotonously what he has said before. He is content with reminding the reader of a falsely implied obligation, and makes no attempt to appeal to the reader's interest This is not a good scheme even in collection follow-up, unless used with care and skill. For a sales letter it is suicidal More or less veiled irritation with the reader seems to be the underlying thought of the writer, and in the great majority of cases the salesman

who shows irritation at his prospective customer is definitely preparing for failure in the sale

It is entirely possible in one of a series of follow-up sales letters to refer to letters that have gone before, in a way that will not offend and that will add strength to the appeal. But the method adopted by those who use the "injured tone" form of appeal is certainly not the one that brings results.

**The "unrelated" point of contact.**—A mistake of a totally different kind is that which uses for the point of contact some material interesting in itself, but not directly related to the things that the letter is trying to sell. Examples:

Well, did we win the game Saturday, and are we going to win all the rest of the series? Well, I guess so

But what I want to talk to you about is another sort of winner—the overcoat I am offering at \$20

Bang! The pistol cracked, and the runners shot away down the course

Business now is a race in which the best man wins, and we win through the superiority of our product

This is a form of appeal that cannot be entirely condemned. If a thing is really "unrelated" to the things to be sold, then nothing is gained by bringing it into the letter. But there are very few things in the world that cannot be shown to have some relation to the goods to be sold. The great trouble is that in trying to gain attention by bringing in something that is only remotely related to the goods, the real relation will not be shown, and the reader will feel tricked into reading the letter. Avoid this possibility, do not run the risk of the reader's resentment.

The "unrelated" point of contact, like the "blind heading" in advertisements, often has considerable value as an attention-getter. That is, it stops the eye for a moment.

It should not be forgotten, however, that the attention that is arrested is not attention to the goods, but, rather, it is attention to the letter itself. Consider a parallel case. Suppose a salesman who wanted to get the attention of a merchant should rush into a store shouting "Fire! Fire!" There would be no doubt about his getting attention. But then suppose when he had an eager group of listeners around him, he should say: "Yes, my friends, the FIRE once kindled in the Globe Cooking and Heating Range never goes out——" He would be thrown out of the store before he could finish. And so it is likely to be with the "unrelated" point of contact. If the opening sentence does not admit of a clear and immediate transition, which the reader can make without a violent mental wrench, it should be given up for a less clever but better related introduction. Beware of the introduction that does not introduce.

**Mistaken attempt at conviction.**—A common mistake in the paragraph devoted to conviction is not to introduce enough evidence. Often a single selling point is selected, stated, and restated without advancing the idea. Of course unity must be retained, but it is easy to give many details relating to the same idea and still retain unity. The following paragraph does not contain enough convincing information to effect a sale:

You can get, perhaps for the first time in your life, underwear that we guarantee will fit you and give you complete satisfaction. Excelsior union suits have many special features about them that will please you. Jones and Company or Sanders Brothers will explain them all. The suits are very convenient and comfortable.

This letter is intended to induce the reader to call at the store mentioned and buy the Excelsior brand. But there is only a bare assertion of excellent quality, no evidence is given. The special features perhaps are too numerous for all of them to be included in a single letter. But one of

them at least, the chief point which distinguishes this article from others of the same kind, should be explained thoroughly in two paragraphs and a suggestion made about other points of excellence.

Conviction is impossible without evidence. Goods are not bought unless their selling points are emphasized. Unless the letter states these selling points definitely, the point of contact may be clever, the conclusion or clincher carefully framed to secure action, but the customer will not understand what he is asked to act upon, and the appeal will fall on unheeding ears. On the other hand, if the evidence is solid and intelligent and honest, and shows real concern for the customer's interest, the letter may be badly typed and it may lack a clever beginning or ending, and still be fairly successful.

**Evidence wrongly arranged.**—Another serious mistake is to arrange the selling points in an ineffective order. First among the selling points should come the distinctive feature of the goods, provided they have such a point of distinction. Let us suppose that you are making a typewriter which in many respects is like other machines, but which has one claim for definite superiority. Suppose that this is a very important matter, such as absolutely accurate alignment of the type. A point so vital as this could be treated in two or three short paragraphs and followed by briefer ones, mentioning the perfect satisfaction given by the machine in all other respects. The treatment of the matter of alignment would really be the chief part of the letter.

If, on the other hand, the exclusive feature were of relatively little importance, it might still be introduced as the first point of conviction, but you would then pass on at once to the other selling points which, though they were not distinctive, would yet be of more interest than the distinctive feature of your product. The introductory point would only emphasize your careful attention to all the things that

make a perfect machine. You would imply that nothing was too small for you to consider, and that the same care that had discovered the new and distinctive feature had been used for years in building up the rest of the machine.

Suppose you are marketing a vacuum cleaner—an electric machine costing \$30. The only machine that seriously competes with yours in quality, size, etc., sells for \$80. Price, then, is the first and most important selling point. If you did not have a great advantage in price, you might insist first upon the flexibility of the machine, the great number of uses to which it can be put, its economy in consumption of current, etc., but you know you are appealing to a great body of people who never before have considered a vacuum cleaner within their reach, and so you put price first.

Ordinarily price is the last thing mentioned, because the mention of price introduces the unpleasant idea of payment, and all the conviction and persuasion must be employed to surmount the obstacle of the customer's disinclination to part with his money. An attempt is usually made in sales letters to create so strong a desire for the goods that, when the price finally appears, even the unpleasant thought of parting with money will not be strong enough to counteract the created desire for the goods. In many letters the price is not mentioned at all. This is especially true in the case of articles that require a considerable outlay of money, and that require more than simply a letter to create desire and induce purchase. Often a letter is intended only to induce the reader to ask for further information. When this is the case, the price is usually not known by the prospective customer until the follow-up is received. In selling by mail a furnace, a hot water heating system, a high-grade piano, or a chest of silverware, it would be an obvious mistake to mention the price in the first letter. With things of this sort quality and service come first. And the same is true of many other kinds of goods and services. And yet the

value of the price appeal should never be forgotten, and, when price really is a valuable selling point, it should not be buried.

An argument similar to the price argument is the appeal to the money-saving instinct. Where should it be placed in a letter? Suppose that an investment in a cream separator will pay for itself the first year because of the better price the user can get for his cream than for 'whole milk, while he keeps the skimmed milk to feed the stock. Suppose a better type of furnace will actually save the user money—it will pay for itself in two or three years by its economy of fuel consumption, and in the meantime will keep the house warmer with less attention than is possible with the old style heater. In these cases the money-saving argument constituted the letter writer's chief claim to the reader's interest, and, therefore, it ought to come first in the letter.

But in buying goods like grand pianos, chests of silverware, mahogany furniture, or oriental rugs, price is a minor consideration, unless the occasion of the letter is an offering of unusual values. The first appeal is to good taste and the highest form of esthetic satisfaction. Even when the sales letter is built around the idea of a special price offer, the writer usually passes over the price idea as rapidly as possible, so as not to give the impression that in these goods he has sacrificed quality to price.

A mistake in the arrangement of evidence is a mistake in persuasion. If the reader were merely a thinking machine, he would be convinced by the facts in whatever order they might be given. But he is not a thinking machine. He is subject to all sorts of influences, and the opportunity to use these influences must not be lost. Of course a letter is not entirely ineffective simply because the evidence is not properly arranged. It may do fairly well despite this handicap. The point is simply that wrong arrangement cuts

down efficiency, it lessens "pulling" power, and lowers the percentage of replies. A mistake in arrangement is due to a failure to study the customer sufficiently and to know precisely the order in which he wants to know the things that are to be said about the goods.

**Mistakes in arrangement of secondary selling points.—**

The selection and expression of the first and most important selling point is the hardest thing in arranging the evidence in a sales letter. The remaining selling points usually fit in naturally after the first one has been presented. Consider again the vacuum cleaner, sold at \$30. It is assumed that the people who are appealed to in the sales letter about this cleaner have not, for the most part, seriously considered buying any kind of cleaner because they have thought they could not afford it. The first argument, as has been stated, is price. The next argument, then, has to do with the advantages of vacuum cleaning over sweeping with a broom, since this is the fundamental reason for buying a cleaner, and since it is assumed that the reader has never fully considered it. Next it is advisable to give evidence showing that the cleaner is well and strongly built; because in the case of every article appearing at a low price the customer is likely to fear that quality has been sacrificed. And finally there should be the guarantee, if it is the policy of the house to give one. A guarantee says in effect. "You may or may not believe that we know what we are talking about, you may or may not believe that our cleaner is all that we maintain it is, but in any case you cannot lose, because we guarantee unconditionally to refund your money if our cleaner does not do the work we say it will do."

**Mistakes in using the guarantee.—**Seldom should a guarantee be used as a primary argument. The prospective customer does not wish to have a machine break simply in order to have the satisfaction of getting it repaired free. He wants first to be assured that the machine will not break



and that the guarantee will not be needed, or he wants proof first that the hosiery will last longer than six months and will not have to be exchanged. He wants the use of the goods, and not the cold comfort of compensation if he should be disappointed. The guarantee is only the maker's final evidence of his good intention and of his confidence in what he has to sell. "We could not afford," one sales letter says, "to give this guarantee if we did not know that very few accidents would happen to our product, and if we had not in its preparation employed the utmost skill and foresight."

**General suggestions.**—It is a mistake to make the last part of the letter too solidly full of facts. It should contain assurance of satisfaction, language that is attractive, suggestions that a trial will be convincing.

A good way to handle the material in this third part of the letter is to imagine that the customer has already bought, and to picture his satisfaction. For example:

When you have once bought Excelsior union suits and have experienced the perfect comfort which comes from a garment that fits so evenly, without pull or seam or wrinkle, that you forget you have it on, then you will only have joined the great army of those who regularly purchase Excelsior garments.

Those new cement walks from your barn to your house, that enduring foundation for your sheds, will give your farm the appearance as well as the reality of comfort and durability. No more muddy walks, no sunken walls or wavering ridge-poles. The passer-by will see that here is an up-to-date establishment, and you will have added to your self-esteem as well as to your solid investment, an investment which brings a rich harvest of returns.

**Mistakes in the clincher.**—The purpose of the clincher, the fourth section of the sales letter, is to induce action. It is true that all the persuasive devices of the letter have this purpose as well, but it is at the end that the entire appeal passes from explanation to a direct request for action.

Many letters make the mistake of ending without a clincher. They describe the goods, suggest their advantages, and end abruptly, with merely a "Yours truly." They are like the salesman who, after he has laid before a prospective customer the merits of his goods, fails to take out his order book or to do anything else to suggest action, and simply stands hat in hand, speechless, waiting for the prospect to make up his mind and to volunteer the information that he will buy.

The story is told of a certain salesman traveling for a drug firm and representing an excellent line of goods, whose notion of salesmanship was merely to display his articles, and to do nothing else. He was a pleasant and popular man, and he made fairly good sales, but soon there came into his territory the representative of an inferior line, who had the vital quality of being able to apply urgency at the psychological moment. Needless to say, he cut the ground from under the feet of the man who was too polite to ask his customers to buy. Of course a passive attitude of the salesman is successful in some sales, but not in many. In like manner, the sales letter without a clincher is sometimes successful, but more often it is weak and ineffective.

**Making the clincher too weak.**—Beware of not making the clincher strong enough. One of the worst types of weak, ineffective attempts at clinching the sale is exemplified by the old, stereotyped, discredited participial closing. For example, "Thanking you for your attention, and hoping to receive your order by return mail, I am Yours very truly." Imagine a salesman after telling about his goods, turning around, opening the door, and, as he is passing out, saying: "Thanking you for listening to me, and hoping that you will send me your order, I remain Very truly yours." Such an attempt at a clincher would be ridiculous, of course. And yet many sales letters are loaded down with dead weight of this sort. No one talks in this silly way.

Why, then, end a sales appeal in this unnatural, weak, ineffective manner?

The strength of the clincher must fit the reader addressed, the nature of the goods, and the point in the campaign that has been reached.

Let us suppose that you are attempting to sell a very expensive camera to a professional photographer, and that you have written him one short letter accompanying a catalog, and a second longer letter explaining the different points and emphasizing those which the catalog might not make clear. The clincher in those two letters might be relatively mild, on the assumption that the customer had not yet made up his mind to buy an article which required so great an investment. But by the time you have reached the third letter, it is time for the customer to make up his mind, if he does not, his interest will cool, and the golden moment for making a sale will have passed. Accordingly the clincher in the third letter should suggest most serious consideration; it should contain a reminder of the salient features of the camera already explained and a request of the "do it now" type.

One mistake which makes the clincher too weak is that of postponing action indefinitely. The moment of action is never to-morrow, or in a day or two, but it is always at a definite time, at some one moment the will makes the determination to act. The clincher always must imply or state the necessity for a definite decision at a definite moment. Return, for an example, to our faint-hearted salesman. Suppose that just as the customer was convinced and persuaded, the salesman were to turn his back and say, "Well, when you have made up your mind about these goods, or some time in the course of the next week, won't you let me know your decision?" Needless to say, such postponements of action should be made only when an immediate sale is impossible and has been thoroughly proved impos-

sible. A different type of weak clincher is illustrated by the following. "After you have made a thorough comparison between Grand Rapids desks and their competitors let us know whether we cannot supply your needs in this direction. If you are interested in goods of this nature, we shall be pleased to hear from you "

**Making the clincher too strong.**—The old type of advertising devoted itself largely to violent appeals, careless often of whether they gave offense. Cultured people do not care to have their attention broken in upon, in the ordinary run of their business, by "scare" headlines or by the "barker" with the megaphone, and the offense is worse if these headlines or a megaphone have penetrated into the inner office of a dignified man of business. Again, the strength of the clincher must be proportioned to the nature of the goods, the person addressed, and the point in the campaign that has been reached. The unadorned "do it now" type of clincher is usually overworked, and the better letters avoid it. But if you can manage to make the whole tone of your letter an argument which proves beyond a doubt that you can render service of a vital nature to the person whom you address, the urgent clincher may be justified. For example, a letter from a correspondence school urging a young man to improve his preparation for business and fit himself for a better position and a higher salary, was justified in ending with "Fill out the enclosed blank now, don't wait another minute." On the other hand, a letter to a woman, enclosing a catalog of especially attractive canned goods, would make a great mistake in adopting such an urgent appeal. In general, the business man or the farmer is less disturbed by a strong clincher than a professional man or any one not in business.

Here is a general suggestion that will cover up mistakes of tact and good taste, mistakes which even an experienced letter writer will make. Avoid the *unreasoning* clincher.

Up to the very last word of the letter, emphasize the *reasons* which justify the appeal. The clincher which has the unreasoning tone of "send me some of your money, do it now, don't wait a moment, don't delay" is, after all, the worst type, because it implies that selfishness, not service, is the basis of your appeal. —————

**Wrong type of action.**—Be sure that the clincher urges the type of action toward which the whole letter has been tending. For example, a letter about grass rugs for the veranda, sold by the manufacturer directly to consumers, would scarcely conclude with the sentence, "Insist on Wilson grass rugs, accept no substitute." The sentence would imply that the reader was to buy from a dealer, who might attempt a substitution of another brand.

If the letter has accompanied a catalog or a pamphlet, and if its whole intention has been to get the customer to read this material carefully, the clincher should attempt chiefly to induce that action, although it may also suggest the ultimate sale. For example, "Will you not, then, read carefully the pamphlet we have enclosed? We have done our best to make it an intelligent and attractive representation of our services to you. Then fill out the enclosed card and send it to us so that we may prove to you that in actual use you will find our goods are as satisfactory as this pamphlet makes them appear." Or, if you wish the reader to drop into your store, or to look forward to the visit of a salesman, or to attend a demonstration, or to use a sample be careful that the clincher urges precisely the desired action. This advice is elementary, and perhaps it seems entirely unnecessary. Unfortunately, however, there are many letter writers who are in need of it.

**Summary.**—This entire chapter has been given over to a discussion of some popular mistakes in writing the four parts of a sales letter. Only a few have been mentioned. The possible mistakes are almost numberless, and the student

of letter writing will find many of them in the letters that come to his attention in his daily work. Study every sales letter that comes to you. Look for mistakes, and then let those mistakes guide you in avoiding similar faults in your own letters. In judging sales letters, be careful to put yourself into the attitude of a person who is really interested in the goods or services that the letters are trying to sell—try to imagine that you are actually in the market for those goods or services; a reader who has no intention of buying may not be at all attracted by solid and convincing arguments, while he may be attracted by superficial cleverness. Advertising which is only clever will not sell goods. The basis of successful sales letters is conviction, solid facts, presented with the needs of the customer in mind, and arranged and worded so as to lead to the precise action that will be most likely to result in a sale.

## CHAPTER XIX

### SALES LETTERS—ANSWERS TO INQUIRIES

There are many classifications of sales letters. One classification divides them all into two classes, solicited and unsolicited. The solicited sales letter goes to a reader who has expressed an interest in the goods—who has, perhaps, read an advertisement, and has asked for further information. The unsolicited sales letter goes to some one who has not expressed any interest, it is sent to a single individual or to a list of individuals who, according to the writer's analysis of the situation, ought to be interested in the goods or services he has for sale, but who have not expressed that interest directly. Between these two classes there is a third group of sales letters that merges into both. These are the letters sent to people who have previously bought the sort of things you have to sell or who have sometime in the past made inquiry about your offerings, but who have not expressed interest in the particular subject matter of the letter you are now sending them. For practical purposes, however, this third group may be disregarded at present, and we may think of all sales letters as falling into one or the other of the two groups first described.

**Solicited and unsolicited sales letters.**—There is a radical difference in the tasks of the writers of solicited and of unsolicited sales letters. In writing a letter to an individual who has expressed no interest in what you have to say, the first task is to induce him *to read the letter*. Often this task is exceedingly difficult, especially when the letter goes

to a class of men who receive many unsolicited sales letters and whose time and interests are taken up by many other things. On the other hand, when a letter is written in answer to an inquiry, little thought will be given to the necessity of inducing the inquirer to read the letter. His inquiry implies a certain degree of interest—enough at least to induce him to read what is said. Accordingly the task is much easier than it is when this interest has not been expressed

This chapter will deal only with the solicited letter—the letter written in answer to an inquiry in which interest is expressed in what the writer has to say

**Inquiries are not orders.**—It has just been said that the task of the writer of the answer to an inquiry is easier than the task of the writer of the unsolicited sales letter. This does not mean that the former is easy. An inquiry is very far from being an order. The degree of interest that has prompted the inquiry may be very slight indeed, and the sales letter writer has no way of knowing how great or how slight it may be. Accordingly he is always under the necessity of assuming that the inquirer has committed himself only to the extent of saying that he will read what the writer has to say. Attention is assured, but nothing more except a suggestion of interest. The first task of the writer, therefore, just as it is his first task in all sales letters, is to begin immediately to link up the reader's interest with what he has to say; and from this point of contact the solicited sales letter should follow all the steps that are necessary in every kind of sales letter

**The letter with a booklet.**—The answer to an inquiry is usually written in support of an accompanying booklet or catalog. In such cases it is sometimes supposed that the printed matter will really make the sale, and that the letter need merely acknowledge the inquiry. It is a mistake, how-



ever, to write too brief a response. The lack-lustre, negative answer to an inquiry is illustrated by the following:

Your letter of the 16th inst. received, and in reply would say we are sending you under separate cover our catalog describing our line of shrubs and garden seeds. We assure you that your order will be given prompt attention.

A better letter would be the following:

Thank you for the interest in our shrubs and garden seeds, shown in your letter of March 10. We are sending under separate cover the catalog for which you asked. It has been prepared especially with the needs of the amateur gardener in mind. It contains, besides, a clear and carefully written description of our goods, with a great deal of information regarding their culture, written as the result of many years' experience in helping customers to grow successful gardens.

As you know, the growing of seeds and shrubs cannot be guaranteed, and many firms are willing to stop with this announcement. But we have taken every pains to insure your success by preparing the information which accompanies this letter and we shall in addition, be very glad to respond to any inquiries you may wish to make. If you do this, please let us know fully the climatic conditions of your section and the nature of your soil.

Our goods are selected with the utmost care and are the result of 30 years' experience in meeting the needs of customers in all sections of the country. It is well to place your order early. If you will send it in at once, we shall lay it aside for delivery of the seeds upon the date best adapted to planting.

Such a letter is not too long to be read. It can be glanced over in a minute or two, and its obvious desire to serve would make the pleasantest of impressions. Much would then depend upon the merits of the catalog, but, so far as one letter could go, this letter would have obtained the interest of the prospective customer and assured him of the intelligence and courtesy of the firm with whom he had made inquiry.

It is often wise to quote material from the accompanying

booklet or to refer to specific pages. A booklet can be prepared with this purpose in mind, containing material collected after considerable experience in answering the inquiries of customers. Reference of this sort will accomplish the double purpose of answering the inquiry more fully than a letter could, and of insuring that the customer read the booklet. Avoid the danger of making the answer to an inquiry too short—of merely referring in one sentence to some page in the catalog. Otherwise your customer may think that you are interested only in getting rid of him as quickly as possible. Show, by the care and courtesy of your reply, that you have been interested in his needs and have attempted to meet them.

**Prompt answers to inquiries.**—Answer an inquiry promptly. The prospective customer may have written to a half dozen firms, and the one that answers first may get the order. Even though you may know that the inquirer cannot use your goods, or that he will not send in an order until some weeks have passed, do not run the risk of using your own judgment as to when he wants a reply. It may be that it would be wise to send an acknowledgment of his inquiry before you are able to collect the information necessary for a full answer. This acknowledgment written on a post card would at least strengthen the customer's continued interest in you.

**When to write a short letter.**—When a short letter is written in answer to an inquiry, it is usually for one of the following reasons. In the first place, the writer may wish to save time and expense which he thinks can be better expended on the accompanying booklet. Or the writer may assume that the inquiry implies a degree of interest that will lead the inquirer to purchase without much additional urging—or at least without any urging except that given by the accompanying booklet or catalog. Sometimes this last assumption is justified, and, when it is, a question may arise

as to the value of the letter. Some mail-order houses answer the question by not sending a letter at all. The best practice, however, seems to recognize the influence of the letter, and in most cases a letter of some kind is sent. If only a brief, general communication seems to be needed, some expense may be saved by printing the letter, instead of typewriting it, and folding it inside the cover of the catalog or booklet. This practice is growing in favor.

But whether a personal letter is sent or an obvious printed form, the letter should be carefully phrased, designed to foster the inquirer's interest, and to show him that his inquiry is appreciated and that his business is really wanted.

**When to write a long letter.**—If the goods or services for sale require a considerable outlay of money, a long letter is not only justified, but usually it is really necessary. It is a general sales principle, of wide application, that the expenditure of money requires persuasion in proportion to the amount of money involved, and a letter may be more persuasive, because more personal, than a booklet.

A comparatively long letter is also required when the inquiry contains several detailed questions. Sometimes all the questions are answered in the accompanying booklet. If they are, the letter should refer definitely to the pages of the booklet where they are answered. If the desired information is not given in the printed material, the letter itself should go into complete details, and should answer every question carefully.

One of the worst faults of many attempts to answer business inquiries is the failure really to answer them. Nearly every one has had the experience of being interested in an advertisement and of asking for specific information about the advertised offer, only to find that the desired information was not given in the letter written in reply by the advertiser. This is exceedingly annoying—so annoying, surely, that no one who has ever suffered from this sort of dis-

courtesy will ever be guilty of it. There is no excuse for the failure of a letter writer to give specific answers to every question asked by a prospective customer. If the form letter, usually sent in answer to inquiries, does not give the information wanted in any particular case, then the form letter should not be used, and a carefully prepared personal letter should be sent. This is another of the many bits of advice which it ought not to be necessary to give to writers of business letters. Unfortunately, however, the deplorable frequency of contrary practices is proof of the necessity of even such obvious advice as this.

The following letter suggests the circumstances in which a long letter is required in answer to an inquiry. This letter was written in answer to an inquiry concerning accommodations at a summer resort.

Dear Sir

We take pleasure in replying to your letter of April 22 concerning accommodations at Man's Island. We have some very desirable cottages still available. They are all close to the hotel, and are rented in connection with it.

We are sending you under separate cover some pictures of Man's Island and a booklet which will show you just what these cottages are. We believe that you would find them attractive and suited to your needs. If you wish to ask any additional questions about them, we shall be glad to hear from you again.

As you have said, there is no fishing allowed on the island, but the mainland is but a short distance away, and the fishing in the vicinity of Johnstown is well above the average. Early in the summer the bass fishing on the inland lakes, a short distance from the coast, is excellent, and there is no time when the fisherman is not rewarded for his effort.

Man's Island is a summer resort frequented especially by people who wish to spend most of their time in the woods. They dress to suit themselves; a good deal of tramping and boating of the most enjoyable kind is to be found in the immediate vicinity of the hotel. As you know, the island is a game preserve, and the pleasure of watching the deer and moose is one of the chief attractions of the place.

We should be glad to have your application for accommodations as soon as you can send it, since we have not many cottages at our disposal. We enclose a blue print of a one-room cottage near the hotel, which we believe you will find particularly desirable.

Each point in this letter answers a point in the letter of inquiry, and pains have been taken to make the reply interesting in every point. When negative information is given, a successful attempt has been made to remove the disappointment which it might cause. This is a fairly long letter, but its attractiveness and its persuasive quality justify its length.

**Suiting length to the reader**—A letter to a business man replying to an inquiry made in the ordinary course of business may restrict itself more closely to essential facts than should a letter addressed to a person not in business, or to one who makes an inquiry concerning goods not in the regular line of his trade. The assumption is that the man who inquires about matters in the regular course of his business, is so well informed that he needs only to have the bare facts presented to him. While this assumption is often justified, beware of making any of your letters cold and uninteresting. The following letter, for example, from a manufacturer of malleable iron to a manufacturer of office appliances, was insufficient because it was too brief and was entirely lacking in persuasion.

Answering your inquiry of May 24, we enclose schedule of our prices. We cannot guarantee shipment unless orders are placed at least 60 days in advance.

This letter is rather a warning against buying than an appeal to buy. It is negative, not positive. It states facts, but it states them in such a way as to hinder, rather than to attract orders. It is brief, but not concise because it does not say all that should be said. To be sure it says all the things that are absolutely necessary but it says nothing of

the many relatively necessary things, which, after all, are the things that affect the mental attitude of the reader and induce him to part with his money. And even the absolutely necessary things are said in entirely the wrong way. The letter contains not a single selling point. It is as if a railroad should try to attract patronage by advertising only that unless people kept off the track they might be run over!

There are many exceptions to every general rule in business. This should be understood when any attempt is made at general rules. With this understanding, it may be said that in general it is advisable to make a letter in answer to an inquiry at least two-thirds of a page in length. If it is attractive, and if it refers pleasantly to accompanying material, it will be read, and the reading will not take more than a few seconds longer than an unattractive letter one-third as long.

If the inquirer tells nothing of himself on which to base a personal appeal, it is easy to fill out a letter of satisfactory length by calling attention to special points of interest in the sales literature that may accompany the letter. But the best way to make the letter full of interest to the inquirer is to incorporate in the advertisement some question that the prospective customer must answer when he writes for further information, and which will guide the salesman in deciding more or less definitely about him and about his needs. His answer to the question will provide an excellent point of contact for answering his inquiry.

**Point of contact.**—In replying to a letter of inquiry, the inquiry itself should usually serve as the point of contact. The assumption is that the inquirer is interested in what is to be said and that he has shown his interest by writing a letter. It is true that a first sentence that refers to preceding correspondence is sometimes less interesting

than an opening sentence that ignores preceding correspondence and plunges cleverly into some startling statement. But the purpose is not to make a clever beginning, it is to make a beginning that will relate the customer's present interests to what is said in the letter. It is entirely possible in an opening sentence to refer to the inquirer's letter and also to present material of real interest. Some examples of opening sentences of this sort, in addition to those shown in previous chapters, are the following:

Just as your letter of January 15 came to my desk I received a statement of our last year's sales, which will be the best proof that people like yourself are getting good service from Walker gang plows

Your inquiry of June 24 is one of many that have come to us from your section of Illinois, showing that our goods are meeting actual needs in that field

I am glad that you wrote me making further inquiry, for our conversation last week was not long enough for me to tell you as much as I am sure you would like to know about our wagons.

The accompanying booklet will be our best answer to your request for information about our gasoline engines

**Conclusion.**—It is a serious mistake to begin an answer to an inquiry in the style of an announcement. From the very first, write as a salesman would talk. Never lose the salesman's point of view for a moment. Remember that the inquirer has in some degree recognized your ability to serve him, he is in some degree interested in you and your goods, he is in a receptive mood, and every word you write should be calculated to build up his interest and to induce the desired action. Pack the letter full of real sales-making material. Write as if the one letter must make the sale. The inquirer's interest may flag if he has to wait

for a follow-up; therefore put your very best selling effort into every answer to an inquiry, and try to make it do for you what you would expect a salesman to do if you could send a living instead of a written representative to close the sale.



## CHAPTER XX

### SALES LETTERS—FOLLOWING UP THE INQUIRY

**Value of the inquiry.**—An inquiry from a possible customer is a valuable thing to be treated with the greatest care. One of the hardest things in selling is to pick out the possible customers and to get their attention and interest. When a person responds to an advertisement, or, with any other incentive, voluntarily inquires about an article of a service, his attention and a certain amount of interest are already enlisted; the sale is partly made, and to fail to give the inquiry due attention is like shutting the door in the face of a man who wants to enter a store and make a purchase. The original inquiry should be handled by a real salesman, every question in it should be specifically answered—it is not enough to send a general form letter if the inquiry mentions matters not covered by the form letter. The inquiry should be answered promptly—not after a week has elapsed, and the answer should embody all the principles considered in the preceding chapter.

**Value of follow-up.**—Suppose that the inquiry has been well handled, but that it produces no response from the prospect. What is to be done? Should the matter be dropped? "If an inquiry is worth answering, it is worth following up." The good salesman who fails to make a sale on his first call does not give up in despair. He is likely to go back again and again, until the sale is made or until he is satisfied that it is hopeless. The principle of the follow-up letter is best expressed in the old proverb, "Con-

stant dropping wears away the stone" This suggests at once an opportunity and a warning The writer of a series of sales letters wishes rightly to wear away the prospective customer's indifference or his objections, but he does not wish to wear away his patience or his interest, and it is just as easy to do the latter as it is to do the former The great problem in the writing of follow-up letters is to steer a middle course between letters that do not possess force and vigor on the one hand, and letters, on the other, that are so forceful and insistent that the reader is antagonized and his business is hopelessly lost.

**Reference to previous letters.**—There are two matters of detail to be considered preparatory to a discussion of the principles of the follow-up They both have to do with the relation between the writer and the reader. There is a difference of opinion as to whether the writer should ignore previous letters in his successive follow-up letters, or whether he should frankly build one on top of the other. Those who uphold the former contention say that the reader should not be reminded of the fact that a sales argument is one of a series; each letter should be left to make its own impression, and the cumulative effect should be obtained not by a definite pointing out of the stages in the process but by a gradually growing impression in the reader's mind. This argument does not seem to be sound as applied to letters that follow an inquiry When an individual has once asked for information, he expects to be solicited for his order, he cannot rightly feel resentment at a tactfully persistent effort to induce him to buy, he will often welcome the members of a series if each one adds to the information that he has asked for Accordingly in such case there can be no criticism of the practice of referring in the follow-up to the original inquiry as well as to previous letters in reply. This should be done tactfully, of course, and not intrusively. Note the following sentences (not necessarily first sen-

tences) · “Here is another point to add to the information about our tires that you asked for on October 2” “We have told you about the use of our patent air cushions as life-preservers. That is far from being their only use, however. Thousands of them are being used for automobile seats” “The price that has been quoted to you several times is \$10 The machine is worth much more than that low figure Just now, however, a fortunate purchase of some of the parts makes it possible for us to cut off a couple of dollars The stock at that price is small; it will not last more than two weeks Accordingly until July 14 you have the unusual opportunity to buy our washer for \$8” These are suggestive merely They indicate how it is possible to carry along the expressed interest of the inquirer from letter to letter

All this simply means that in the follow-up of an inquiry there *may* be reference to previous letters, not that there always should be The reference is to be made or not in accordance with the subject matter of each letter and with the personal preferences of the writer.

**Avoid discourtesy.**—One reason why it is sometimes said that there should be no reference in one member of the follow-up to anything that has gone before is the frequency with which such reference is made in a discourteous manner. Examples of this discourtesy are the following · “We are at a loss to know why you have not answered our several letters.” “Because we have tried to give you the information you requested, we believe we are entitled to the courtesy of a reply” “Your failure to order is a disappointment” As has been pointed out already, there is no justification for an appeal of this sort The man who makes an inquiry does a favor to the advertiser; he is under no obligation to do anything more, and, to suggest that he is, shows a lack of business sense that cannot fail to antagonize him. When one letter in the follow-up refers to the inquiry or to pre-

vious replies, the reference must be made with the utmost tact and consideration. If there is difficulty in making it in this way, it should be omitted altogether.

**When first letter gets no response.**—The follow-up starts when the reply to an inquiry produces no response from the inquirer. If a response does come, it is either an order or a request for additional specific information. The task of the correspondent then is comparatively easy, he has a definite peg on which to hang his salesmanship. The task is not so easy, however, when there is no response. If the inquiry is to be followed up, and nearly every inquiry should be, the correspondent must *imagine* what effect his first letter has had on the inquirer. He must assume some state of the inquirer's mind, and he must then write his second letter to accord with that assumption.

**Possible assumptions.**—There are many possible reasons for the failure of the first letter to produce a response. In preparing the follow-up the correspondent must definitely assume the existence of some one of these reasons. Among the more generally important are the following: (1) More information needed by the inquirer. (2) Different kind of information needed by the inquirer. (3) Original interest of inquirer not strong enough to be strengthened into desire by first letter. (4) Inquiry was made under a mistaken supposition.

**More information needed.**—The purpose of the inquiry is obviously to elicit information. Some information is given in the first letter and in the accompanying literature. If no response is received, the assumption may be that not enough information was given at first. This is the most common assumption on the part of the writer of the follow-up. When he works on this basis, his task is to give more information of the kind first requested. His purpose is to bring out in each letter new points of interest in the thing

he is trying to sell. Also he is to approach his subject each time from a new point of view so there will be no monotony in the letters and so the reader's interest will each time be freshened by some new slant in the appeal.

For example, a series of letters from an investment house was written in response to an inquiry regarding farm mortgages. The first letter stressed the general reliability of farm mortgages as an investment, and, of course, accompanied printed literature describing specific offerings. The second letter dealt with the section of the country to which the firm confined its operations, showing the general prosperity of the section, the success of the farmers, and the unusual safety of loans made to them. The third letter quoted the opinion of a prominent financier regarding farm mortgages as an unusually safe type of investment. The fourth told an attractive story about a particular loan that was being offered. The fifth emphasized the fact that any amount of money, from \$100 up, could be invested, making an appeal to the person who had available for investment only a small sum of money at a time. And every letter was accompanied by printed matter designed to focus on some special loan the general interest and desire aroused by the letter.

**Order by points.**—In the series of letters just described, the order in which the various subjects were treated was arbitrary. It was hoped that each letter would produce some business. When this is the expectation, there can be no definite knowledge in advance as to which appeal is to prove the strongest. When follow-up letters are first sent out, therefore, the order of points is not material, it is necessary only to be sure that each letter does present some new and interesting kind of information, and that there is a fresh viewpoint in every appeal. After the follow-up letters have been used for some time, however, the order

of points need not be arbitrarily selected. If a total of five letters are to be sent out, provided a less number do not produce the order, it may be found that the returns from letter number two are practically nothing, while the orders received after letter number three is sent out are unusually large. The wise thing to do, then, would be to shift number three up to number two position and either to discard the old number two letter or to strengthen its appeal decidedly and then to give it another trial in some other position in the series. It should be remembered, however, that even though one member of a follow-up series does not produce immediate orders, it may really be productive of careful thought which is vitalized into action by the following letter. Accordingly the position of the letters in the follow-up should not be changed without thorough testing through a considerable period of time *plus* careful analysis of the real points of strength or weakness in each letter.

**Variety of appeal.**—The variety of angles from which a selling appeal may be directed is as great as the total number of ways in which the goods can interest or serve prospective customers. The good salesman picks his proposition to pieces; he knows it inside and out, he knows, too, every way in which it can possibly form a contact with the experiences, needs, desires of the people for whom it is intended, he dresses up his selling talk in a thousand different ways to make the appeal accord with the problems presented by the characteristics of the particular prospect in front of him. The letter-salesman cannot see the individual prospect, he knows only those things about him which are deduced from the fact that he has sent an inquiry of a certain sort. Accordingly the correspondent cannot specialize his appeal to the extent that the personal salesman can and does. The correspondent, however, still has a wide field for variety of approach. He must study his article or his service in every detail; he must study

people, and try to classify them, and he must learn to read personality in the minor details of the inquiry. The correspondent, like any other salesman, must have a good imagination. He must be able to picture vividly to himself the unseen reader and his needs, and he must learn to appeal to those needs in the many specific ways that a close analysis of what he is selling will disclose.

Variety in appeal is essential in the follow-up, but care should be taken to see that variety is consistent with real unity. The really essential things in the proposal should be brought out in each letter, there should be enough similarity in style or appearance so the reader will associate one letter with another, and the differences between the letters, while necessary, should not present complete breaks in the sales appeal.

**Another example.**—The assumption of the need for more information after the inquirer receives the first letter is illustrated by the following series of follow-up letters. Note the new selling points in each letter, also the variety of appeal which is achieved while retaining a uniform style that gives excellent continuity to the series. The more important appeal in each letter is italicized, although, of course, the italics did not appear in the actual letters.

#### LETTER No. 1

Here is the price list that you asked for.

Please look it over carefully

Remember that I do not sell cheap coffees and teas. Instead I sell high-grade coffees and teas cheaply.

*I buy in the largest market in the world and I sell to you direct, thereby eliminating the middleman's profit*

Do you realize what this means? It means that you practically buy in this market yourself, paying me only an honest profit.

Won't you let me help you to the delights of a good cup of coffee or a delicious cup of tea?

## LETTER No. 2

Better Quality for Same Money  
or  
Same Quality for Less Money

That is my offer to you to-day as it has been for the past five years on coffee, tea, and cocoa

*Prompt shipment, conscientious care, and attention to all orders—no matter how small, uniform quality and flavor, a range of prices to meet all necessities, a flavor to suit every palate—these are the attractions offered by my service*

## LETTER No. 3

This is Coffee—not Premium or Fancy Package.

*Many people buy poor coffee because they get a spoon or fork with it I sell coffee, not jewelry I don't think a spoon or fork ever made coffee taste better or the day's work easier*

*Every cent you pay me for coffee goes for coffee quality, and for nothing else*

You can buy Jaxson Coffee at 18 cents a pound

You can buy Jaxson Coffee at 50 cents a pound

It is blended to suit every taste and every purse But whatever price you pay, you know you are getting every cent of your money's worth

*I am a woman and I study women's wants*

Try me and let me prove my statements

## LETTER No. 4

*A Home Keeping Experience of 20 years*

*A Coffee Business Experience of 14 years*

*That is why you should let me select your Coffees and Teas for you*

*I know what people like to drink at home.*

I buy coffee green

I know just how to blend it—just how to roast it—just how to ship it to you, so as to give you a delicious drink at the price you want to pay

I do not view life or the Coffee business from the Grocer's standpoint I view it from the Home Keeper's standpoint

Try a small order on suspicion. If you don't like it, send it



back, and I'll return every cent you paid and I'll pay the postage both ways Isn't that fair?

**Different kind of information needed.**—Thus far the most common assumption of the writer of follow-up letters has been considered—the assumption that the inquirer needs more information than was given in the first letter. Another possible assumption is that the needs of the inquirer were not at first correctly interpreted, and that he was given the wrong kind of information in the first letter. Of course in the follow-up based on the first assumption, many different kinds of information are given, but they have the same general needs of the inquirer in view—those needs that are indicated by the nature of the inquiry and the sort of appeal made in the advertisement that produced the inquiry When the correspondent bases his work on the second assumption, however, he assumes that he was entirely mistaken in his first idea of the inquirer's needs, and in his follow-up letters he shifts his ground entirely For instance, if an inquiry, sent to a manufacturer of writing paper, should simply mention the interest of the writer in stationery, the first letter might tell about paper for business correspondence If this produced no response, the assumption might be that the inquirer was probably interested not in stationery for business but for social purposes, the sales letter would then be built around the latter commodity

This second possible assumption in the follow-up is not often made, because the average inquiry is the result of an advertisement appealing to some specific need of the individual For instance, if office stationery, featuring excellent quality of crisp bond paper, is advertised in a business man's magazine, the inquiries that result (traceable through a "keyed" address, possibly) must come chiefly from men interested in high quality business letter paper

The assumption of their needs, therefore, can be made as accurately by the advertiser when he makes his first reply as when he sends out his follow-up

**When inquirer's interest is weak.**—Another possible assumption of the writer of the follow-up is that the inquiry was not prompted by a conscious need or a definitely formed determination to satisfy an acknowledged need—that it was the result merely of a slender interest in the offer, and that the first letter was not strong enough to change mild curiosity into real desire. There are two kinds of inquirers concerning whom this assumption might be justified. The first kind are those who have a latent, half-formed desire for something similar to the thing advertised. The second kind are the merely curious—the children who delight in collecting catalogs, the office-boys who think it businesslike to answer many advertisements, and the other classes of people on whom no follow-up could make a productive appeal. How are these kinds of inquirers to be distinguished? There is no sure way. Handwriting is far from being a sure sign, poor spelling sometimes means excellent buying power, and the largest buyers have been known to scrawl an inquiry with a lead pencil. The merely idly curious are sometimes eliminated by the requirement that the inquiry shall give the business connection of the writer, or by some other requirement calculated to discourage this class of people. No such precaution is generally successful, however, and many advertisers believe it unwise to place any restrictions on the ease of inquiry. Rather than run the risk of making a mistake and of keeping a possible customer from inquiring or of failing to give his inquiry proper attention, they prefer to run the risk of paying postage on many follow-up letters to people who by no stretch of the imagination could be considered possible customers. Perhaps this latter is the better plan. It is

good business to be imposed on by a few rather than to run the risk of treating any one discourteously.

When the assumption is that the first letter was not strong enough—that the latent interest of the inquirer has not been aroused—the obvious task of the follow-up is to strengthen the appeal, to hold the attention and to develop it into real interest and keen desire. How is the appeal to be strengthened? If the first letter is well written, it presumably brings out strongly the selling points on which it is based. The only way to strengthen the appeal, then, is to bring out new selling points in the follow-up, some one of which may fan the languid interest of the inquirer into desire and action. The fresh viewpoint, the new dress of the old appeal, the new angle of approach—these are the bases of all follow-ups. Regardless of the assumed reason for the failure of the first letter to produce a response—whether it be the conscious need of more information, the definite desire for a different kind of information, or a merely curious interest that has not yet been appealed to with sufficient strength—in all these cases, the task of the follow-up is to vary the appeal. The old story, told over and over again in the same way, is not of interest to the reader. Even with slight variations, he would speedily tire of the same selling points, and the successive letters would probably go into the waste basket. If a follow-up is to pay its way, it must be so varied that somewhere in the series of letters there will be an appeal that will link up definitely with some interest of every inquirer who is in any degree a possible customer.

**When inquirer makes a mistake.**—A fourth reason for the failure of the first letter to result in an order is the possibility that the inquirer wrote under a mistaken supposition. Suppose an advertisement of an article does not mention the price. A reader is interested, and makes inquiry. The reply tells him the price is \$25. If he had

imagined the price to be in the neighborhood of \$10 and if he cannot or will not pay \$25, the first letter must necessarily be fruitless. Can a follow-up change his decision? That depends on whether he can really afford to pay \$25 or whether he can afford it and merely thinks he cannot. If the inquirer replies to the first letter, if he says that he inquired under a misapprehension, and that he cannot afford to pay the price asked, the correspondent has an excellent opportunity to educate him, and to show him that the higher price is really an economy. But suppose there is no response to the first letter. What is the correspondent to do then? In the first place, if he assumes the reason for the lack of response to be a mistaken supposition on the part of the inquirer, he does so arbitrarily in most cases, he usually has no more basis for assuming this reason than for assuming some other reason. If the offering is not of such nature as to make the assumption of misapprehension a logical one, it is better not to make this assumption, rather, it should ordinarily be taken for granted that what the inquirer needs is more information.

In a few cases, however, the number of customers who have objected at first to the price may be so great that a similar objection may be anticipated from the majority of inquirers. Suppose a wheeled tray that sells for \$10 is advertised without the price. To the average inquirer \$10 seems to be a high figure for this article. The first letter should anticipate this objection, and should emphasize quality and utility. If this is not effective, the assumption may be that the inquirer still needs to have his objection to price overcome, this should be attempted in the follow-up by the bringing out of new uses, the strengthening of the "quality" appeal, and a new approach to the idea of the great pleasure to be derived from ownership. All this will tend to educate the inquirer to the relation between value and price.

It should be noted, however, that modern advertising is being generally directed along lines that do not ordinarily permit the assumption of a mistaken supposition on the part of the customer. More and more, advertisements are being written with such a definite appeal to the possible customers, and to them alone, that there is little likelihood of many inquiries being received from others. Price, too, is generally used in mail-order advertisements even in the case of high-priced articles. To the extent that the advertisement can be made to select possible customers only, the cost of following up hopeless inquiries will be saved.

**How many letters to write and when.**—An important problem in the writing of follow-up letters is the decision regarding the number of letters to write in any series and the proper interval between them. With regard to the proper interval, a good general principle is that the time between the letters should approximate the time it ought to take the ordinary man to make up his mind concerning the thing you are trying to sell. The factors in this problem are many; for instance, the amount of money that is asked from the reader. It takes a man less time to decide to spend or not to spend a dollar than it takes him to consider the spending of ten dollars. Another thing to consider is the distance between writer and reader. A series of follow-up letters sent from New York to Philadelphia might well go out four or five days apart. This would scarcely do if the letters were sent to San Francisco, however, a reply to a letter written in New York could not be received from San Francisco in less than ten days; accordingly at least that length of time should elapse between the first letter and the first follow-up, as well as between the later letters in the follow-up series. Another thing to be considered is the type of person addressed. If the appeal is directed to an executive, a man of large affairs, who is accustomed to the making of quick decisions, his reply, if he is to send

one at all, may be expected quickly. On the other hand, the man of narrower business experience is likely to require some time to "think it over." Finally, the nature of the thing to be sold influences the length of time between letters. If a special effort is being made to sell bonds by mail during a period when the price is unusually low, no time should be lost in massing all the selling points possible. Successive letters should be sent frequently even at the risk of having one follow-up letter pass in the mails an order that has been sent as the result of the previous letter.

**Kinds of follow-up campaigns.**—The number of letters to be sent and the intervals between them is also partly determined by the general plan and purpose of the follow-up series. This involves a consideration of the different kinds of follow-ups. When the follow-up is initiated by an inquiry, there are two chief types: the so-called "campaign" follow-up and the "wear-out" follow-up.

**The "campaign" follow-up.**—The "campaign" follow-up is based on the idea that the inquirer's interest is as strong when he makes the inquiry as it ever will be, and that the best thing to do is to bombard him with material, figuratively sweep him off his feet, and take full advantage of the expressed interest before there is any time for it to grow cold. In a "campaign" follow-up there is a definitely predetermined number of letters or a definitely predetermined time during which the selling effort is to be continued, provided of course an order is not received before all the planned letters are sent or all the allotted time is exhausted. There may, for instance, be but four selling points, four points of view from which an offer may be approached. In this case four letters only, then, would be prepared to be sent out in following up an inquiry. The "campaign" follow-up fills the inquirer with information, concentrates his attention at frequent intervals on the offer

of the letter writer, and relies partly on the power of persistence to overcome the prospective customers' tendency to delay or to avoid purchasing. Concentration of this kind is effective with certain kinds of articles. For instance, the article may be of such nature that the interest of the inquirer cannot be maintained at a high pitch for a very long period; or it may be that the most effective selling method is to excite a high degree of interest for a short time, and then to drop the matter. Another reason for using the "campaign" follow-up is that the seller may prefer to concentrate his sales force on a certain territory for a certain time, to exhaust its possibilities, and then to go on to another territory.

A company, for instance, offering western orchard lands, sent out four letters in reply to an inquiry, on May 8, 9, 15, and 16, accompanying them with three booklets, covering the offer thoroughly and from every angle. The assumption was that the inquirer's interest would never be greater than at the time of his inquiry, and that the best plan was to strike while the iron was hot.

**The "wear-out" follow-up.**—The principle of the "wear-out" follow-up is that, given time and energy enough on the part of the correspondent, a large proportion of the inquirers can be turned into customers. This kind of follow-up partakes at first of the characteristics of the "campaign" follow-up; then the intervals between letters begins usually to lengthen somewhat, and the correspondent settles himself for a steady siege. He does not argue in advance that so many pieces of correspondence will probably land the prospect if he is to be landed, he does not limit his letters by the logical probabilities of the matter. Instead he stops sending letters only when the cost of additional letters would bring his cost per inquiry above the figure that experience has shown him to be safe. The principle of the "wear-out" is usually applied when an

advertisement results in a large number of inquiries, and practically the same letters are written in reply to all the inquiries. The cost of the first replies can be definitely ascertained (figuring, of course, the cost of the paper, typewriting or printing, overhead, postage, etc.) If the gross profits from the sales resulting from all of these first letters are sufficient to cover the cost of the letters and leave a satisfactory profit besides, then a first follow-up letter may be sent to all the unsold inquirers. If the gross profits from the sales resulting from this first follow-up pay for the letter and still leave a net profit, then a second follow-up is sent; and so on until some letter fails to pay for itself out of the profits from the resulting sales. The follow-up then stops. Of course if any one inquiry gives information which permits special treatment, it should be excluded from the operation of the general "wear-out." The wear-out is often applicable, however, when the inquiries are practically uniform in character, and when it is possible to consider them in the mass.



## CHAPTER XXI

### SALES LETTERS—FOLLOWING UP THE UNSOLICITED LETTER

**Two kinds of follow-up.**—The methods of following up the inquiry have been considered. All sales letters, however, are not written as the result of an inquiry, comparatively few of them are. The majority of sales letters are unsolicited; they are sent out to people who have not made any inquiry (or any recent inquiry) regarding the letter writer's goods or services, but who, the writer thinks, might be interested in what he has to offer. Should such letters be followed up? Suppose a sales letter is sent to a man who is selected by the writer as a possible customer, but who evidenced no interest in the particular offer contained in the sales letter. The letter produced no response. Is it worth while to send more letters after the first? Opinions differ. Most business men, however, agree that when the recipient of the letter is carefully selected in the first place, if he is worth approaching once, he is worth approaching more than once.

For the sake of convenience we shall refer to a letter sent in response to an inquiry as a *solicited sales letter*, and to one that is not sent in reply to an inquiry as an *unsolicited sales letter*. Most follow-up systems are based on the unsolicited first letter. It is this kind of follow-up that is now to be considered.

**Point of contact.**—There are many important differences between solicited and unsolicited sales letters and their follow-ups. The first has to do with the point of contact.

When some one has expressed an interest in an advertised offer, the writer of the sales letter that goes to him in response to his inquiry has a comparatively easy task. The point of contact is already established, the writer knows that his letter will be read, he is sure of the reader's attention and of a certain amount of interest, furthermore there is reasonable hope that a large proportion of the inquiries can be turned into orders. Consider, now, the task of the man who writes an unsolicited sales letter. Assume that he is addressing his letter only to a member of a class of people who ought to be interested in what he has to say. This does not mean that each person addressed will be interested, however. The writer's first task is definitely to try to get the reader's attention—in other words, to get him to read the letter. Many sales letters find their quick way into the waste basket, some are scarcely glanced at, few are read carefully and leisurely. If the letter is to escape the common fate of many other unsolicited sales letters, therefore, it must stand out from the others, it must link up in its first sentence with some need, desire, or experience of the reader, it must touch definitely some point of contact that will arouse interest, and lead the reader into the rest of the letter.

The writer of the unsolicited sales letter must always bear in mind the unusual difficulty of his task, the search for the point of contact with his reader must be his first and most important work. Then, if he follows up his first letter with other letters, he must continue to face the same problem. The writer who follows up an *inquiry* has his point of contact with the reader ready made for him, not only in the original letter but in the follow-up as well. He knows that in the majority of cases his letters will be given some consideration, because the inquirer has already expressed some interest. The writer of a follow-up of an unsolicited sales letter, however, must continually search for a new

point of contact. If the first letter has produced no response, possibly it is because the letter was not read, and its failure to be read is probably due to the failure of the first point of contact to arouse interest. Each succeeding letter, then, should ordinarily try a different approach.

**Mentioning previous letters.**—It has been said that there is often no harm in referring to previous letters in the follow-up of an inquiry, provided the reference is tactful and without any implication of discourtesy on the part of the reader. Such reference should ordinarily not be made, however, in following up an unsolicited sales letter. In the usual case each member of the follow-up should stand alone. It is true that some reliance can be placed on the cumulative effect of a continual sales appeal, if the subject of the letters is of great enough importance to the recipient, he will probably read them, and something of the argument in each letter may stay consciously in his mind. Nevertheless, it is not ordinarily safe to rely on the reader's remembering any previous letter. Essential facts about the offer must be given in *each* letter. The preceding letters may not have been read. Never forget this in an unsolicited sales letter campaign. Moreover, to many people it is exceedingly annoying to be the involuntary subjects of a bombardment of sales letters and then to read that "We have now written you three letters, on May 1 and May 15 and June 1. Surely we have shown you the advantages, etc." There are occasions when the follow-up of the unsolicited sales letter may contain reference to preceding letters (one is to be considered later), but those occasions are rare. As a general rule make each letter stand alone.

It has been shown that it is decidedly unwise in any kind of sales follow-up to suggest any obligation on the part of the reader. If the man who sends an inquiry is under no obligation to answer the letter that comes to him in reply, surely the recipient of an unsolicited sales letter has no

such obligation *Never* scold the reader for not replying. *Never* suggest any discourtesy on his part. Rather thank him for giving the time even to read your letters. Many things can kill the effectiveness of a follow-up. Certainly nothing is more successful in doing this than some such phrase as the following "We wonder why you have not replied to our letter of December 12," or "We feel that you owe us the courtesy of a reply," or "We are at a loss to understand why you have ignored our letters." Possibly unsophisticated readers are not greatly antagonized by such statements, but the more experienced certainly are. When addressed in this way, they usually cease immediately to be possible customers.

**Assumptions in follow-up.**—Why does the recipient fail to respond to an unsolicited sales letter? There are many reasons; (1) The letter was not read. (2) The letter did not arouse his interest, the appeal did not connect with any need or desire. (3) Not enough information was given. (4) The wrong kind of information was given. (5) Although the letter dealt with something of possible interest to the reader, it did not reach him at the proper time. There are other reasons, but these are sufficiently suggestive. Which reason applies in any particular case? Ordinarily the writer has no means of knowing. He must guess; and, if he is to be on the safe side, he must frame his follow-up so as to remove *all* of these reasons.

**When first letter is not read.**—Sometimes a sales letter is scarcely opened. If it bears the appearance of being an advertisement, some men will drop it at once into the waste basket. This is not a common attitude towards sales letters, and it is scarcely an open-minded one. The sales correspondent, however, has to count on it to a certain extent. If the first letter went into the waste basket without being read at all, can anything else be expected of the follow-up letters? Not ordinarily. Some mechanical means may be

adopted to make the succeeding letters catch the eye, but usually, if the recipient of a letter will not read even its first sentence, the writer cannot hope to interest him by mechanical means alone. In general, the sales correspondent must count on a willingness on the part of the recipient to see at least if the subject matter of the letter interests him. If there is this willingness, then whether or not the rest of the letter is read depends largely on the writer's skill in analyzing his product and his market and in appealing to the proper buying instincts.

**When first letter has not aroused interest.**—If a manufacturer of cigars sends an unsolicited sales letter to every male citizen in a certain section of a city, he must expect that many who receive it will not read farther in the letter than to discover what it is about, because all men do not smoke. Few letters are addressed as indiscriminately as this, however. Certainly it is the part of wisdom to address an unsolicited sales letter only to the members of a certain class of people, who, as a class, ought to have some latent or aroused interest in the goods offered. We are to consider only letters sent to selected classes. If the first letter did not hold the reader's attention, then it is not because the reader (speaking generally) had no possible interest in the subject matter, but because his possible interest was not properly appealed to. Suppose a fountain pen were the subject of an unsolicited sales letter sent to students. The point of contact might be this. "You can't lose the X pen from your pocket. The patent clip locks it tight." If the reader had never lost or mislaid a fountain pen, this appeal would probably not interest him, and the chances are he would not read farther in the letter. To get his interest, then, the second letter should have an entirely different point of contact. "Inky fingers and fountain pens need *not* go together. With the X pen you *can't* get ink on your hands—it goes only in the barrel, where it belongs."

This contact would interest the man who had experienced soiled fingers in filling a pen. Then, for fear that the prospect still had not been approached in the right way, the following letters in the series should each start with still another point of contact. This is the first and most important principle in following up the unsolicited sales letter. You do not *know* that the first letter was read. If it was not, probably the point of contact was wrong. Therefore try a new attack in subsequent letters.

**Need for more information.**—Another possible reason for the failure of the first letter to bring a response is the desire of the reader for more information. The writer does not *know* that this is or is not the reason in any particular case, he must take no chances, however; the only thing he can do is to build each follow-up letter partly on the assumption that what the reader wants is more facts. The new facts that are to be brought out in following up an unsolicited sales letter are the same as they would be in following up an inquiry. The same principles apply in both cases.

**Need for a different kind of information.**—Perhaps the reader of the first letter is interested in office safes, but he is not particularly interested in the burglar-proof feature that your first unsolicited letter emphasizes. He wants more information about those qualities of the safe that make it fire-proof. The writer does not *know* that this is what is wanted, but if he had analyzed the selling points of his safe and knew the varying requirements of possible buyers, he would naturally in one or more of the follow-up letters emphasize those important selling points that were not emphasized in the first letter. This is only another way of saying that in each follow-up letter there should be a new point of contact, new facts of interest, and a new approach to the subject.

**Timeliness in follow-up.**—Finally, the first letter may

not have produced a response because it did not reach the reader at the right time. The sale of many articles is seasonal; for instance, manufacturers who sell jewelry by mail usually do their heaviest circularizing before Christmas. Their letters are timely, because they know when the most of their product is usually sold. Many things, however, have not a seasonal sale. A letter may start a train of thought in a reader's mind which may not result in action for a long time, perhaps the second or the third letter will not bring the order, even a much longer series may be seemingly ineffective. And yet all the time the letters are having their effect, at the proper time the order may come. The letter writer cannot see this situation, however. He has no way of knowing that the reader of his letter is still thinking about his product. This is why it is said that to conduct a business by mail takes imagination, a mail business is based, not on things that can be seen and measured, but on the known forces that influence the human mind, that are effective in most cases, and that ought to be effective, therefore, in the average particular case.

When an unsolicited sales letter is written about an article that might be purchased at any time (a new type of boiler for a factory, for instance), the best practice is to continue the series of letters over a very long period so that when the time for purchasing new equipment arrives, the cumulative effect of all the letters will be felt and the tactfully persistent letter writer will have at least an equal chance with others for the sale of his product. It should be noted, however, that unless there is some special reason why a sales letter appeal would be effective at a certain time, a series of unsolicited sales letters is not ordinarily initiated at that time. Almost always the unsolicited sales letter is timely, it could scarcely be expected to bring very large results unless it were sent out on some occasion when the

interest of the average reader could be reasonably expected to be aroused.

**Different kinds of follow-ups.**—In the consideration of the inquiry and its follow-ups, follow-up letters were said to be either of the “campaign” or the “wear-out” type. The follow-up after an unsolicited sales letter may be classified in the same way. In addition the unsolicited letter series may be of still another sort—the so-called “continuous” follow-up.

**The “continuous” follow-up.**—Letters that go persistently to a list of customers from a business house, year in and year out, assume that the customers are regular patrons, and that their needs can regularly be supplied by the house. This is really the most successful type of follow-up, because regular customers and “repeated orders” are the mainstays of most businesses. Any business can find selling arguments which vary with the time of year, any business has a variety of articles to sell which it can offer in succession, like special bargains or new goods, any business can develop features of its organization that are worth calling attention to. All of these things are the material of the “continuous” follow-up. The list of prices sent out by a wholesale house can be turned into an attractive sales letter, the retailer can keep in constant touch by letter with the families in his locality. Perhaps residents in the suburbs can be brought into the store only by direct letter-advertising, perhaps a list of regular patrons can be notified of some sale in advance of the rest of the city, so that they will have a feeling of privilege, and be still more closely bound to a store. These are uses for the “continuous” series of letters that are certain to pay in the majority of businesses.

The cost of such letters must be carefully considered, of course, and the volume of trade which the follow-up brings into the store should be estimated, if possible, or, if this is not possible, the logical probabilities of the case should be



considered. If the expense can be kept down to its legitimate share of the advertising appropriation, the "continuous" follow-up can be relied on to make customers feel that the writer is interested in satisfying their needs at all times, and this feeling has a value not to be estimated in direct sales. It is the great value of general publicity, of keeping one's name and business constantly before the public.

**Caution.**—The "continuous" follow-up must not be too urgent. The assumption is that the customer is in the habit of buying regularly, therefore any very strong use of persuasion indicates that the writer of the sales letter is not sure of him after all. In the case of an exceptional opportunity, however, to use stronger language is logical, for the customer is being urged as a friend to take advantage of it.

One of the largest firms in the country, which sells to dealers only, sends out a continuous follow-up that is really a development of the weekly price list. Each salesman has a list of dealers whom he knows personally. To this list he sends a letter telling of some especially good thing the house has to offer. All his friendship is back of the language he uses, it is his personal guarantee that this particular article will sell well, and make money for the dealer.

A drug store in a certain section of a western city has built up a strong, solid business by the use of a "continuous" follow-up. Every customer of a drug store wants to feel that he can rely absolutely on the honesty of the druggist. Poor drugs or prescriptions ignorantly made up not only fail to be an aid to health, but are a positive menace. Few customers, however, are in a position to test the reliability of their druggist. Their belief in his integrity must be a plant of slow growth, fed by a multitude of small impressions, they must have traded at his store for some time before they can have absolute confidence. The proprietor of the store

in question took advantage of the fact that most people do not know much about drugs, and that the customers in his section of the city were intelligent enough to care about that sort of knowledge. For a year, at intervals of a month, he sent out letters that were at once a campaign of education and an introduction to his own pleasant personality. Such an opportunity exists in multitudes of businesses—the opportunity to project the personality of the business of its proprietor through the mails into the houses of the people he wants to reach.

**Selecting names.**—The first problem of the writer of unsolicited sales letters and their follow-up is to write the letters to the proper people. A general scattering of unsolicited sales letters is exceedingly wasteful. If the letters are to be productive of a reasonable number of replies and orders, the people who are to receive them must be carefully selected. It is stating an obvious fact to say that only those persons should receive unsolicited sales letters who might be interested in what the letters say. Many things are to be considered in deciding who would and who would not be so interested. For instance, sales letters about law books would go only to lawyers and law students; retail grocers only would be interested in a manufacturer's offer of a special price on canned goods in large quantities; only those housewives who live in houses piped for gas could be induced to consider purchasing a self-heating flat-iron that uses gas for fuel. These are clear cut cases that present little difficulty, often the problem of picking the right names is much more difficult. It is always an important problem, and one that must be given careful attention.

Some of the sources of names for unsolicited sales letters were suggested by the following list.

The list of customers of the business house that is sending out the letters.

The rating books published by mercantile agencies.

Press clippings

Addressing companies

Suggestions made by the present customers of the business

Lists from non-competitive business houses Many businesses trade their lists For instance, a retail grocer might trade lists with a retail butcher

The salesmen and agents of the house

These sources of names are suggestive merely In every business there are probably many other ways in which properly chosen names can be accumulated so that the always considerable waste in sending unsolicited sales letters will be reduced to the smallest possible amount

**Weeding out the list**—As soon as the list of people to whom letters are sent becomes large, the problem appears of keeping the list "live" Unless a list is carefully revised at frequent intervals and checked up, it is likely after a short time to include many names that do not represent possible buyers One manufacturer had been addressing practically a continuous list of names with increasingly unsatisfactory results On examination of a typical group of 1,000 names in the list, it was found that 886 were names of people who could not be reached or who were out of the market These 886 were divided as follows:

410 people had changed their addresses, and third class mail was not forwarded to them

261 had moved to unknown addresses

7 had died

1 had gone to jail

83 had bought a competing article

124 had bought the manufacturer's article, but through some dealer who had not reported the sale

Obviously no list could be made productive that contained so much "dead-timber" as this. There are more ways of weeding out a list than can be considered in this chapter. Here are merely a few suggestions: Periodically compare the list with the current data in the source from which it was taken, for instance, if the list came from a directory, check it up with each new directory. Arrange to have the post office return all undelivered mail, and check over the list as the undelivered letters are returned. Require salesmen to report carefully on all prospects. Obtain the cooperation of dealers so that all sales will be reported.

**When to stop the follow-up.**—These mechanical means of checking up the list are often useful, but sometimes it is advisable to use the mails to correct the very difficulty that they have caused. This difficulty arises from the fact that the writer is at a distance from his customers, and cannot see whether they are genuine prospects or not, the mistake he wants to avoid is that of writing them more letters when there is no possibility of interesting them. If he can, he first weeds out the obviously impossible names by one of the more or less mechanical means suggested in the preceding paragraph. But even then he cannot be sure that the names that are left represent possible purchasers. If he has sent them a considerable number of follow-up letters, and if they fail to respond, ordinarily he has two resources—stop writing, or make a final effort to get a definite expression of interest or of lack of interest. If the follow-up is of the "campaign" sort, it will stop automatically when the predetermined number of letters has been sent, and if it is of the "wear-out" sort, the decreasing returns on each successive letter will gradually automatically stop the series.

**When to write last letter.**—In the "continuous" follow-up, however, the series does not stop automatically. If the list has been carefully chosen, by a manufacturer of cot-

ton mill supplies, for example, each name on it is supposed to represent a manufacturer of cotton goods who, because of his occupation, must be interested, now or in the future, in the things the writer has for sale. If the "continuous" follow-up brings no response, the thing to find out is whether each name on the list really represents the sort of individual it was supposed to represent. A manufacturer of electric auto trucks sent three letters to a firm, apparently of publishers, which, according to their rating, did a large enough business to warrant the purchase of a motor truck. On investigation it was found that the business conducted by the firm was such as to make a truck unnecessary. A similar problem is faced by every user of lists of names. The problem is often solved by writing a letter definitely designed to bring an expression of interest, if there is any interest. A stamped envelope or a stamped postal card, of course, should be included in such a letter. If no reply is received, or if the statement received indicates entire lack of interest, the name is dropped from the list.

It should be noted that this method of terminating the follow-up series is as useful for those who follow-up an inquiry as it is for the writer of unsolicited sales letters. Frequently the last letter in a "campaign" follow-up contains the definite but tactful request that the recipient express his interest or lack of interest. And even in the "wear-out" follow-up, after the returns have become unsatisfactory, it may be worth while to send out just one more letter, to revive or clinch the recipient's interest, or to prove that the interest is lacking.

**How to write last letter.**—The letter that is to be either the last letter—if no expression of interest is forthcoming—or that is to serve as a new point of contact for a further appeal if it results in bringing a favorable response from the reader, must be phrased with great care. In writing such a letter, the first principle is one that has been em-

phasized before. Do not imply in any way that the reader is under any obligation. His failure to reply may have been irritating; and mention of this failure may get his attention at least and a letter. But it is poor salesmanship, as it is poor manners, to step on a man's toes in order to please him by apologizing. The writer had better recommend himself by some less dangerous and unpleasant means. Even though a letter of inquiry was written in the first place, the inquirer is not bound to answer follow-up letters. When a man is attracted by a window display and goes into a store to look around, it is his privilege to do so, if he does not care to buy, then it is his privilege to leave. For the store-keeper to be angry with him and to pick a quarrel is about as sensible as for the sales correspondent to try to make the recipients of his letters feel that they are under any obligation to him. This matter has been emphasized several times. Repeated emphasis is necessary because the criticised procedure is unpleasantly common and always ineffective in a follow-up series.

Second, make in this letter a final and forceful attempt to interest the reader. Recapitulate the strongest arguments, put them in the most persuasive light, adopt some method of calling the letter to his attention more forceful than has been used in the past, talk to him with the utmost earnestness, urging him to make a decision now.

Third, do not make the query "Are you interested?" in too emphatic a place, let it be seen that the chief purpose of the letter is to *gain* his attention, not to see whether it has been lost. Use the inquiry to show him that the chief effort is to serve the world of business, and that there is no desire to take his time if he is definitely not in the market.

Fourth, make it clear that if he is in the market at a future time you will be glad to help him in any way you can. A postal can contain a line on which he is to tell

when he will be ready to buy. Never leave him without making him feel that he is really a customer of yours and that you appreciate the thought he has already given to your offer, even if he has not bought anything. It costs nothing to make the reader friendly, it takes no more words to be pleasant than to be unpleasant. Then, even if the reader never buys, he has at least received a favorable impression of you, and this impression he may pass on to others.

The following suggests one method of embodying the necessary idea in an "ultimatum" letter.

My dear Sir

Good letters bring business

Advancement often depends on letter writing ability

The man who can talk forcefully and effectively on paper is a marked man, his future is assured

Our course in business letter writing is for every man who wants more business, who wants advancement, who is building for the future. It can serve you just as it has served thousands of others.

You have learned of the course in detail. The price is negligible. Why not fill out the enclosed order blank and send it in *to-day*?

Or, if the course does not now interest you, will you not help us by telling us so on the enclosed postal card? We are offering a business service. Many people need it. If you know you do not need it now, we are too appreciative of the value of your time to wish to take more of it.

Please remember this, however. We are here to serve, and whenever you feel that we can help you or your friends, we shall be ready to start the instruction that means more ability, more business, more salary, and more profits.

**Schemes for getting orders**—When the follow-up does not bring the desired results, many sales correspondents have recourse to various schemes to bring replies. One persuasive device is to limit the time during which a certain offer will be in effect. This is entirely legitimate, because the seller has the right to sell on any terms he desires. Often

this scheme is effective. If there are good reasons for limiting the offer, confidence is created if the correspondent tells what the reasons are. As a general rule, it is always well to take the public into the correspondent's confidence—or to seem to do so, at least. When a time limit is set, it should be religiously observed.

Another common but dangerous device is to lower the price. Rewarding people for failing to order promptly does not lead to quick orders. Furthermore this device is likely to lead to great dissatisfaction on the part of those who buy at the regular price. An inquiry was sent regarding an article that sold regularly for \$15. The requested literature was mailed by the manufacturer. On its receipt the inquirer immediately sent his order, paying cash in advance, and received the article. Imagine his feelings, after six weeks had elapsed, to receive a follow-up letter (sent to him by mistake, of course), in which a special offer of \$12 was made, good for ten days, for the purpose of inducing an immediate purchase!

A better plan is to keep the price of the article the same, and to throw something in as a bonus. Here again it is best to state the reasons. A house selling cigars by mail offered a number of cigars free, with an order of a certain size, if made in the slack season just after Christmas when the firm had few orders and did not wish to lay aside its skilled workmen. Just after Easter, a tailor offered an extra pair of trousers with every suit ordered, until his spring suitings should be gone. The instinctive desire to get something for nothing is a good one to appeal to.

Have faith in the follow-up. Abused, it is an expensive, wasteful selling tool. Used rightly, it is a valuable sales ally. If the names are properly selected, if the lists are carefully revised, and if the letters are intelligently written, at the least the follow-up gives effective general publicity,



at the best it reaches an enormous number of possible customers, and does it in a way that is often less expensive than any other equally far-reaching method of spreading the news of goods or services for sale.

## CHAPTER XXII

### SALES LETTERS—MAKING THE LETTER FIT THE READER

**Taking the reader's point of view.**—In most cases the same letter could not be sent with satisfactory results to all the people on a mailing list, or to all the people in a community, or to all the people in a certain line of business. Even when an article that is offered for sale appeals to a large number of different classes of people, the specific appeal is usually different in the case of each individual, or, at least, in the case of each different class.

The reason for the different letter to different classes is found in the established principle that the best sales letter is the letter that talks to the reader from *his* point of view—that finds out the thing in which the reader is interested, and then develops its point with that thing as the point of contact. As human nature is decidedly variable, and as no two people have exactly the same interests, it follows that every possible reader of a sales letter has a point of view in some detail different from the point of view of everybody else, and that, to be most successful, the sales letter must establish a different point of contact and adopt a different tone for every person to whom it is addressed. This is the ideal, but of course it is seldom possible to put it into effect. When a correspondent is sending an individually dictated letter to a man of whose characteristics he has some knowledge, he always, as a matter of course, tries to arouse the reader's interest in the sales talk by means of a common and intimate point of contact. For instance, the salesman writ-

ing to one of his customers, if he knew the customer intimately, might start a sales letter in this fashion.

Dear John

I told you that I would try to induce the house to let you have a few lines at special discounts for the Bargain Week you are planning to run next month. The house doesn't ordinarily believe in this sort of thing, but you are so good a customer that everybody, from the boss down, is keenly anxious to help you and to show good-will. Accordingly I am glad to say that you can get the following popular lines, for this order only, at the very special prices that are listed below. Etc

An intimate letter of that sort would certainly get attention and interest, and without question would result in an order.

**Dividing readers into groups.**—Few sales letters, however, are written to people about whom the writer has intimate knowledge. Even when a letter is individually dictated, it usually goes to some one who is only a name to the writer; and when form sales letters are sent out to a list of names, a large number of the recipients must be strangers to the man who prepares the letter. What is to be done in these cases? How is the correspondent to apply the principle that requires the sales letter to be written around *the reader's* interests? The problem is solved by dividing people into groups and classes, by analyzing the group characteristics of each class, and by then picking out a point of contact and adopting a certain tone for each class that is to be addressed.

Although there is no science of human nature—although the old Latin proverb, "So many men, as many minds," holds good to-day—still, as has been seen in preceding chapters, there are some principles that apply almost universally to the operations of the human mind. In one sense, no two men think alike, and each man must have his personal message in order to convince him, but in another sense, all men think alike, and the elements of uniformity

in human nature are sufficient to provide a basis of procedure for the man with something to sell. And, if there are common reactions to certain appeals to be found in all people, it is even more true that in a restricted class of people it will be possible with a considerable degree of definiteness to find the appeal that will reach at least a majority of the class addressed.

It is not so satisfactory, of course, to talk to a group of people as it is to talk to an individual, the sales appeal can almost never be quite so strong. Furthermore, it is altogether likely that the general characteristics of any class of people will not entirely fit some individuals in that class, and, as a result, some of the letters to a certain group will certainly fail to hit the mark. These disadvantages of the use of a class of people as the unit of appeal in sales letters, however, are not particularly important. At any rate, they must be disregarded, because in most cases the class appeal is the only practicable one to use.

**How many classes to form.**—Accordingly, one of the first duties of the sales correspondent is to study the various kinds of people who may be appealed to by the thing he has to sell, and to group them into classes. The number of classes to be formed depends on the nature of the thing to be sold, the intensity with which the sales campaign is to be conducted, the opportunity for finding out definite things about the people in the various groups, and the amount of money that can be spent in getting up different kinds of sales letters. The more homogeneous each class is, the greater will be the effectiveness of the sales appeal. In other words, if an article were to be sold generally to all retail dealers, a single letter to all retailers might be productive of some results, because all retailers have some interests in common, and it might be possible to find a point of contact between them and the article to be sold which would appeal to many of them. If retailers were grouped

into several classes—grocers, hardware dealers, owners of drug stores, etc.—and if a separate letter were sent to each class, however, it is natural to suppose that the letter to each class would strike a more intimate point of contact and would be more successful than the general letter sent to all dealers without regard to their varying interests.

**Personal appeal necessary.**—The necessity of dividing people into classes and of having the class characteristics in mind is not alone of importance in sales letters and in form letters. Every business letter should be written so as to appeal particularly to a member of the class to which the reader belongs. For instance, the tone of a business letter to a woman, regardless of the subject-matter, should usually be different from the tone of a letter to a man, no credit man would write a collection letter to a farmer in just the way in which he would try to collect money from a retailer, and a business letter on any subject written to a minister should be different in tone from a letter written to the proprietor of a small machine shop. These things are self-evident. In every letter the first necessity is to classify the reader and to adopt the method of approach and the tone that are most suitable and most likely to be effective in the case at hand.

**How to study the reader.**—The degree to which the correspondent can study the class to which he appeals, largely measures his success in appealing to his audience. Sometimes the business is such that sales are restricted to one or two groups without much possibility of diversity of approach. A manufacturer of drugs, for instance, may deal only with pharmacists, his business, therefore, brings him into intimate relations with his customers, and as a result his sales letters reflect (or they ought to reflect) the vital, everyday problems and interests of his customers. He has come to know just how his customers think, what they want, and how they talk, his language and his thoughts are theirs;

there is such a complete community of interest that his sales letters "get under the skin" of those who read them. In many businesses, however, the task is not so easy. Where the classes to be reached are many, the correspondent must study each one, and he should remember that the more closely he comes into contact with them—the more thoroughly he knows them and sympathizes with them—the more successful will he be in his sales appeal to them.

**Changing the appeal for different classes.**—The purpose of this chapter is to make a study of the methods of appealing to three important classes of people to whom sales letters are frequently addressed. This is done not so much to furnish the correspondent with a set of ready-made principles for his guidance in writing to three specific classes, as to indicate the methods of analyzing any class of people and of formulating from the results of the analysis a set of working rules that can be used in all kinds of letters addressed to members of that class. Assume that you are the sales correspondent of a manufacturer who has merchandise which he wishes to sell to three different classes of people. In some territories—the cities, chiefly—he wishes to sell to the retail merchants; in the country districts he wishes to make a direct appeal to the farmers, and in certain sections he resolves to try to sell direct to the consumer an article that appeals only to women. His market, then, is divided into three classes, dealers, farmers, women, and it is your duty to prepare sales letters appealing specifically to each of those classes.

**Letters to dealers.**—Inasmuch as your purpose is to make sales, you first study the motives that lead retail dealers to purchase goods which they are to sell to their customers. It is difficult for a manufacturer to appreciate the point of view of a dealer. The manufacturer's ability has all been enlisted, in the first place, in making a good article, he is full of facts and figures about the process of dis-

tribution, the size and importance of the factory are in the front of his mind, he can hear the hum of the factory wheels and see the factory people at work; the amount of the output is all-important to him; and he is constantly thinking in terms of raw materials, factory methods, and labor problems. Too often he forgets that the retailer is not interested in these things, too often his sales letters and his advertisements, intended to arouse the buying desire of dealers, are so built around the manufacturer's interests, instead of the dealer's, that they are utterly without effect. If you, as the sales correspondent of the manufacturer, were to steep yourself in the manufacturer's interests and problems instead of in the dealer's interests and problems, you might address to dealers such a letter as the following. Needless to say, it would not be effective.

Dear Sir

Bibbins Coffee is good coffee

We buy the highest grade coffee bean that comes to the market, and our roasting process is the result of many years of patient experimenting to find just the right treatment to hold the delicious flavor of the berry

Our sales are mounting steadily. Beginning ten years ago with an output of 100 cans a day, we now are covering the country with the tremendous daily production of 5,000 cans of the best coffee that can be bought

The quality of our coffee, as proved by its great popularity, should induce you to provide the Bibbins brand for your customers. Price list enclosed. Use the order blank to-day, and give your coffee business a boost

Yours for more business,

**Getting away from manufacturer's point of view.—** This is the sort of letter that often goes out from the office of a self-centered manufacturer. It would not be successful because it says nothing that is of the slightest interest to the retailer. The claims about quality are mere claims, unsupported by evidence, and the statistics of sales are

mere bombast They are in a class with the elaborate pictures of "our factory" which many manufacturers fondly delude themselves into thinking are of some mysterious use in hypnotizing a dealer into giving an order. There is not in the entire letter a single thing that indicates that the writer knows the dealer and the dealer's problems; there is not a single word designed to link up the appeal with the real motives that induce a retailer to buy goods

**Getting away from consumer's point of view.**—Another mistake that some manufacturers make in their letters to dealers is the failure to differentiate between the buying motives of the dealers and the buying motives of ultimate consumers The dealer is not a user He does not drink at his own table the coffee you sell to him, the fact that the coffee tastes good to him may not mean that it will taste good to his customers And yet many manufacturers persist in writing to dealers in the same strain that they would use if they were writing to ultimate consumers An example

Dear Sir

The richest aroma that ever soothed your tired nerves

Coffee full of the delicious taste of the rich, ripe coffee berry—the elusive flavor that tempts the connoisseur

That is the kind of coffee we offer you Not the ordinary, pale, insipid insult that usually is imposed upon the coffee lover But real coffee at last—rich, delicate, stimulating, soothing—a drink for the gods themselves on high Olympus No mythical nectar ever was better No other coffee was ever so good

One sip, and you'll be a convert Let us send you a sample order to-day.

**What the dealer is interested in.**—It is perhaps conceivable that this letter might bring orders from consumers, but it is not conceivable that it would induce the sensible retailer to buy the coffee for his stock The writer of the letter has entirely failed to put himself in the place of the



dealer, he is proceeding on the mistaken assumption that the buying motives of the consumer and of the retailer are the same. As a matter of fact they are very different. The dealer is interested in three things, and those three things must be borne in mind by every writer of sales letters. One question (perhaps the first) that the dealer wants answered when an attempt is made to induce him to buy an article for his stock is, "Will it sell?" Another is, "Will it give a good profit?" And the third is, "Will it give satisfaction to my customers?" What the ultimate consumer puts first, the dealer puts last, not because he is not interested in selling satisfaction, but because he has not personally put the quality into the goods, and must depend on what the manufacturer tells him. He is in business to make money primarily. Of course he wants to satisfy his customers, but if he buys a dozen articles, and only sells one of them, or does not make enough to pay expenses out of the transaction, he is not doing a profitable business even though the purchasers are entirely satisfied.

**How manufacturer answers question "Will the article sell?"**—The first answer to the question "Will this article sell?" is chiefly a matter of helping the dealer to sell the goods. The second answer is a statement of the experience of other dealers in a situation similar to his own. If the goods have been profitable to other men like him, and if he can be sure that what is told him about these other men is true, it is likely that he will have the same experience if he buys the goods. If the manufacturer will give him printed matter, will advertise liberally in local or national mediums, will send him cuts or copy for use in the newspapers of his city, will conduct a demonstration or a canvass, or distribute samples, or plan a window display, or show him how to conduct a special sale, or reorganize the arrangement of his showcases, or give him a rack to display his goods or a mechanical advertisement to call atten-

tion to them—if the manufacturer will do some of these things, the merchant will feel more capable of selling his goods than if they were simply dumped on his front walk and left to sell themselves. Due allowance must be made for the differences between the dealer who knows all about how to sell goods and the dealer who knows little; but with almost any dealer, in modern business, the seller feels sure that an offer of help will meet with recognition.

**How manufacturer answers question** “What about the profit?”—Second, will the article give a good profit? Of course the first consideration is the difference between the price to the dealer and the selling price. To discuss the matter of profit fully is far outside the province of this book. But mention of it is pertinent for this reason: your letters must assure the dealer not only that your article has such intrinsic merit, and is so well established in the minds of the community, that he will sell large quantities of it, but also that each sale will put a respectable amount of money into his pocket. Each time you stress the qualities of your product, associate them in his mind with an easy sale and a handsome profit. It is true that an established article, well advertised, will make more sales than an article not so well established, thus compensating for the smaller margin of profit it allows. Impress this upon him if necessary, but do not carry the idea too far. It is not only your competitors in your own line that you must think about, but competitors in other lines. Often a dealer can just as well push one article as another, outside the staples of his business. If your price to him on grindstones is not right, he may buy only the minimum number of grindstones, and throw his energies instead into coffee percolators, making a specialty of that line, and letting the majority of the grindstone buyers go to another store. It is all one to him whether he sells grindstones or percolators, flour or laundry soap, allowing for his desire to satisfy his trade, and

not to turn customers to his competitor, he will carry a minimum of such goods as are absolutely needed, and a maximum of the goods that will sell rapidly and give him a good profit. These are fundamental things to have in mind when writing letters to dealers.

**Answering question "Will the article please my customers?"**—The quality of the goods is only one of the many important things to write about in a letter to dealers. Accordingly, do not use the entire letter in a rhapsody about quality. The methods of proving to the dealer that your goods are right are no different from the methods used in proving the same thing to the consumer. Strong, descriptive statements, coupled with words that appeal to the same senses that the goods are intended to appeal to, are effective in creating the impression of quality. The dealer, however, more frequently than the consumer, wants to see a sample, accordingly many sales letters to dealers provide for a free sample or for a trial shipment or for something else that will enable the dealer to see what he is buying before actually agreeing to make the purchase.

**Putting letter together.**—It is not always necessary in a sales letter to present the answers to the dealer's three questions in the order in which they have been here considered. The order of points varies with the thing described, it may also vary in different letters about the same thing, simply to give variety to the appeal. In one case quick sales may be used as a lead. "Turn your stock 8 times a year." The quality of the goods may lead in another letter. "Only quarter-sawn knotless oak used in the Efficiency Desk." Most often, however, the profit appeal is the one that grips the attention of the dealer: "10 per cent *more* profit for you in high-grade kitchen chairs." The following letter shows the way in which the three kinds of appeals were linked together in one instance.

Dear Sir

Here is a plan that will double your cigar sales

Do you sell enough cigars? Of course not There is a lot of business in town that you are not getting That's why we're writing to you

People buy cigars that they know It is a waste of time and money trying to get men to buy an unknown "sticker" The more well-known brands you have in the counter, the more attractive your store will be to the trade, and the more you will sell Here is the plan.

Join the Associated Tobacconists—a thousand and more live dealers, who have standard counters, standard display signs, standard stocks, and standard service They handle only well-known brands The Associated Tobacconists are going to advertise, and the advertising will go straight to your townspeople That means that the A T. store in *your* town is going to jump to the front and stay there There is only one A T store in a town Do you want to be that one?

The goods are standard Read the brands listed in the enclosed pamphlet, and study all about the details of the big idea There is no doubt about the goods There is no doubt about the success of the plan *It is going through* Are you going with it?

Profits? That's the main thing, of course We don't need to talk about it Read the pamphlet See on page 3 the exact cost of fixtures, displays, stock, and membership It's all down in black and white Then figure your possible *minimum* sales The profit is there, and it is an unusual profit too Do you want it?

This letter goes only to you in your town We'll wait five days before writing to any one else Just say, "I'm interested" That is enough to keep the offer open Wire, 'phone, or write

Yours for profit,

**Style of dealer letter.**—The style that succeeds with the dealer must be an energetic one, a style that gives him courage and enthusiasm and confidence The effort of selling must be made by him, not by you Whatever vigor you can impart to him, then, is sales help, and lifts him over the discouragement of beginning the sale of a new article You are less likely to offend a dealer by over-enthusiasm than you are a consumer, less dignity and more zeal will

succeed with the dealer. Again, remember that the dealer gets more sales letters than the consumer does, and that he needs, in consequence, arguments marshaled with more care, he is more experienced and discriminating. Empty persuasion will not take effect on him; he needs arguments to convince him that the considerable investment which he is asked to make will result in profits. A cold array of facts, presented without persuasive skill, will not catch his eye in the pile of his morning's mail. What he wants is cooperation, material and spiritual help from the start of the sale to its conclusion, and the lifeless letter does not bespeak these qualities in its writer. The dealer argues rightly enough that the house that cannot put its best foot foremost in its sales letters will prove a weak ally in any sales venture, however good its merchandise may be. Of course, a line of goods so well established that no merchant can do without it does not need extraordinary force in a sales letter to recommend it; but that statement merely brings up the whole question of whether any business is powerful enough to succeed without advertising.

**Dealer campaign**—In a campaign to dealers, even more than in a campaign to consumers, the letter is usually only the entering wedge, the personal word that secures a hearing for the larger message of the printed booklet or other advertising matter. One large hardware house, inaugurating a campaign to enlist new dealers, to interest new customers, to introduce new goods, all at the same time, spent practically all the space of its letters to dealers in talking about the printed matter that accompanied the letters:

Read that booklet about . . . , isn't that straight talk, and doesn't it sound like more business for you? If you haven't time now to do more than glance at it, stick it in your pocket for a longer look this evening. *This* is the important time in the campaign, *now* is the time that we are spending thousands of dollars in national

advertising to draw people into your store, to see — ware for themselves. It is vitally important that *you* should know all of the arguments that are selling — ware in stores like yours, all over the country. This booklet will give you the talking points that mean dollars in your pocket and satisfied customers—the kind that come back because they find what they want in your store.

The whole letter repeated again and again the idea that it was of value for the dealer to read the booklet, that this particular week was the time when he should give extra concentration of effort to selling this brand of ware, so that he might share the benefit of the extra effort the manufacturer was making at the same time. And the booklets were filled with facts that would help him to sell the goods.

To obtain the best results from continuous letters to dealers, the letters should follow a regular succession of topics. They should not be long, not more than a page, except in rare cases, each should contain more facts than persuasion, that is, some real aid to sales. All the aid may not concern your own goods directly, but may help the dealer to run his whole store more successfully. The two things to keep in mind are that the dealer must feel that your interests and his interests are bound together at every stage of the selling operation, and that whatever you say to him, you must stamp more firmly on his mind the thought of your goods. Keep in mind his interests, not your own, and really help him to sell more goods and make more profit.

**Letters to farmers.**—The consideration of letters to dealers has been so complete that a less detailed discussion of letters to farmers will be enough to indicate the method of analyzing any class of readers and of fitting the tone and appeal of the letter to their particular interests. Remember that you are assumed to be the sales correspondent of a manufacturer who has goods that are sold to dealers.

and also direct to farmers and women. After you have prepared your sales letters to dealers, you must put entirely out of your mind the considerations that led you to frame your letters to them in a particular way. The point of view from which you approach the writing of letters to farmers or to women must be very different indeed from the point of view that determines the nature of your letters to dealers.

An old piece of advice is, "Write longer letters to farmers and women" There is an element of truth in this. It implies, so far as the farmer is concerned, that he receives fewer letters than dealers receive, that he has a smaller amount of mail that competes for his attention, and that he has a relatively large amount of time and inclination for the reading of letters.

Some pertinent facts about the farmer, which the correspondent should have in mind, are the following: The farmer is usually a man of solid sense, to whom facts appeal more than fancies. He may or may not have much money to invest, but, when he does buy, he takes careful thought about the returns on his investment. He does less buying than men in many other occupations, and consequently has a better chance to think about each purchase. In the winter (although not in the summer) he has more time to read letters than other business men have, for he commonly reads them at night when he has nothing pressing to do, while other business men usually read letters at the beginning of a day's work, under the pressure of duties unfulfilled. If the farmer is interested in what you have to say, he will read a considerable amount of descriptive material, in fact, he demands a multitude of facts. Every detail of your goods must be presented for his consideration; and, if he is at all interested, you may be sure of his attention until you forfeit it by statements that conflict with his common sense or that arouse his suspicion of your good faith and integrity.

**Constructing the letter.**—These facts give the correspondent his cue. He may write a two-page letter with the assurance that it will be read if he makes it full of real facts, if he shows from the beginning that he knows what he is talking about, if the atmosphere of the letter breathes a knowledge of farm life and farm needs, and if, of course, the subject of the letter is something in which the farmer can logically be expected to have, or to develop, an interest. The writer can present a logical argument running through the whole letter, knowing that the reader will bring his mind to bear on it, and will not skip through the letter superficially. This means that there need not be the frequent mechanical methods to hold and carry along the attention, which are usually needed in relatively long letters written to other classes of people. The writer must avoid with greatest care any suggestion of a patronizing tone, or of that "smoothness" which suggests deceit, for the reader will quickly detect or suspect and resent these things.

**Helping the farmer in his work.**—As in the case of letters to dealers, any help given the farmer that he can apply to his work, and that bears the stamp of authority, will be appreciated. The leading manufacturers of farm machinery recognize this so fully that they issue booklets of considerable size, packed with authoritative statements that show how the use of improved machinery and modern methods will aid the farmer to make a success.

**The farmer's point of view.**—Illustrations and examples must be drawn from the range of the farmer's own experience. They must be direct and easily seen, for his strong common sense will reject an argument which is too finely drawn to be followed with ease, it will seem deceptive to him. The style of the letter must have the simple, colloquial flavor of the country. Intimate knowledge of the life of the farm, its work, or its chances for



recreation; skilled discussion of its technical problems, these will appeal, and will serve as points of contact or persuasive elements

Beware of appearing to look down on the country, or of dwelling on its unpleasant aspects. One city merchant, writing to women living on a trolley line leading to his city, said in his letter "You can't get goods like these in your small town, the stores there can't afford to change their stocks so often, and consequently must keep behind the styles" But before the letter went out he saw the error, and changed the sentence to read "You are to be congratulated on your enviable position, you live in the cool, green country, with plenty of open space and the healthiest of surroundings, and you can come into Westhaven on the electric to shop"

**A typical letter.**—The following letter suggests how the various requirements of letters to farmers may be embodied in a strong sales talk It should be remembered always that the general plan of a letter designed for a specific purpose cannot safely be used to sell something else than the thing about which it was first written As in the case of all the illustrative letters in this volume, this letter is not a model, it is simply a suggestion of one way in which the appeal to farmers may be framed.

Dear Sir

Are you a farmer or a miner?

Don't be surprised—there are lots of farmers who are really miners—they mine their land instead of farming it.

In mining you take the wealth from the land, and you continue to take it until it's all gone When it's gone, the mine is worthless Now, farmers who take crops off their land year after year without fertilizing are mining their land of its fertility The farm can be revived, of course, by years of careful nursing and fertilizing, but this means years in which you will lose money

Why lose money? Why take the life out of your land? Why

mine your farm, when a manure spreader will keep you from doing so?

Many men put off fertilizing their land, chiefly because the work when done by hand is disagreeable and tedious. But there is no reason for putting it off longer. With an A B C manure spreader you can do in three minutes the work that formerly took twenty minutes. You can do away absolutely with the disagreeable features of the work. And, when it is finished, you know that it is a profitable job well done. Furthermore, with a spreader the fertilizer will go twice as far. The twenty loads that you formerly spread on one acre by hand can be spread on two acres with a machine, and you will get a bigger yield per acre than under the old method.

Spreading fertilizer by hand is better than no fertilization at all, but there is danger in it. A large lump of the material will burn the ground under it and destroy plant life. The A B C spreader thoroughly pulverizes the fertilizer and distributes it in a fine but sufficient coat. You run no risk of over-fertilizing in spots or of burning up portions of the crop. With the A B C spreader the fertilizing is properly done, and a large crop yield the following year is the sure result.

The line of A B C spreaders is complete. It includes both high and low types of spreaders, wide and narrow tracks, with practically any capacity you want, from the small, truck garden size to the large spreader used on the largest farms.

If you are a wise buyer, you will be very careful in the selection of a spreader. You will see that it is built right. You will investigate its reputation and the reputation of the company putting it out. You will look into the question of repairs to be sure that if you should need repairs at any time, you can get them without delay, and you will make sure that five or ten or fifteen years from now you will be able to get parts for the machine that you buy now.

Get a fertilizer spreader. Don't be a miner. Be a farmer in every sense of the word. You can't work unless you eat. Your land can't continue to produce until you feed it. And when you do feed it, be sure that you do it in the easiest, most economical, and most pleasant way possible—that is, with an A B C spreader.

The next time you are in town, stop at the A B C local dealer's, and look over his line of spreaders. He can give you all the information you want. If you are not going to town in the next few days, send the enclosed postal card to-night, and we will send by

return mail a copy of our spreader catalog You will find it profitable and interesting reading

Yours very truly,

**Letters to women.**—In writing letters to women still another point of view must be taken. You must cease trying to think as the dealer thinks, you must cease trying to think as the farmer thinks Now you must try to put yourself in the place of the woman reader of your letter, you must study her and her needs, consider her prejudices and her inclinations; and find a point of contact, a style, a tone, and a vocabulary that will appeal to her. The following are points to be borne in mind.

**Length and suggestion.**—Women have time to read longer letters than can usually be written to men. Their minds work more rapidly from the first suggested idea to the conclusion than do those of men Consequently letters to women can employ more suggestion and less of straightforward argument The indirect appeal may be more potent than the direct

**Style.**—The esthetic sense of women is stronger than that of men. Letters to them should pay especial attention to appearance, and to a vocabulary that is attractive in itself The sentences should most of them be fairly long, not short, crisp, and emphatic. Short sentences sacrifice smoothness for force, suggestion for logic, persuasion for conviction The long sentence is more graceful and persuasive In letters to women usually a more conversational style can be used than in letters to the average man; especially if the letter is written by a woman

**Courtesy.**—Women appreciate small courtesies more than men do Incidental attentions from the dealer or manufacturer, care shown for the women's comfort while they are shopping, details of mail-order buying attended to for them, so that they are caused a minimum of effort—all these are of importance in making sales to women.

It follows that these are things to be stressed in letters to women. They may be fully as important as the statements that relate directly to the goods themselves.

**What arguments to use.**—The arguments that are to convince women should, like those to any class of buyers, be chosen from the circle of their interests and their experience. Women who live in the home and are the buyers for the family are best appealed to on the score of home interests—matters that affect the well-being of the members of the family. Analogies and illustrations should be taken from affairs close to home. The beauty and comfort of home furnishings, their durability and economy; the purity and savoriness of food furnished the home; these and similar topics are vital to the housewife.

**The trial offer**—Women are like great executives; they are not interested in details—they want results. Elaborate explanations they will pass unread, if a statement is reasonable, they are likely to give the article a trial. For the same reason, few women are possessed of mechanical skill, and most of them will not bother with anything that requires adjustment or care in operation, if it will work, they will use it; but if it needs much attention, no matter how much time it might save them, they will let it lie unused. Consequently the trial offer is the most successful when anything requiring much outlay is concerned.

**Inducing action.**—But while women are easily interested, they are slow to act. The longer letter is effective partly because it gives them more time to make up their minds. They will be impressed by an amount of repetition in a letter that would weary a man, and this constant repetition of statement is one of the most necessary qualities in a letter to women. The clincher, mixed with reasons and reiterations, may be extended over two or three short paragraphs at the end, or even more. The following was an effective letter to women.

Dear Madam

I am very glad to send to you the catalog of Brown's Kitchenettes which you asked for. It is too large to send with this letter, so it is going to you in another envelope. It is a handsome book, and full of things to interest you, we are proud of it, and I am sure you will be glad to read it carefully.

The catalog will tell you how you can cut your kitchen hours in half. It will tell you how to save your strength, time, and energy—how to relieve yourself of the burden of kitchen drudgery.

These things are worth seeking, aren't they?

Imagine, if you can, what it would save you if you could do away with your pantry, kitchen table, and cupboard, and get all the articles needed in the preparation of a meal in one complete, well-ordered piece of furniture—a piece of furniture that could be placed, say, between the range and the sink, just where it would be most handy. Think of the steps it would save you.

Imagine a piece of furniture containing special places for everything—from the egg beater to the wash pan—that would arrange your provisions and utensils in such a systematic way that you could get *anything* you needed without stirring a foot!

If you can paint a picture in your mind of such a piece of furniture, you will have some idea of what a Brown Kitchenette can do for you. Wouldn't you like one of these automatic servants? Don't you think you need it?

If so, send for one NOW. Don't put it off a single day. You have been without it too long already.

It doesn't cost much to own a Kitchenette. If you don't care to pay cash, you can buy on such easy payments that you will never miss the money—only five cents a day for a few months. You would think nothing of paying five cents a day street-car fare to keep from walking a few blocks in the pure air and sunshine; yet you are walking miles in the hot air of your kitchen when only one street-car fare a day would do away with it.

Send your order right along and use the Kitchenette thirty days. If it doesn't do what we say it will, or if you do not consider that it is more than worth the money, send it back at our expense and we will refund whatever you have paid. That's fair, isn't it? We pay the freight on all cash orders.

Yours truly,

## CHAPTER XXIII

### SALES LETTERS—THE FORM OF THE LETTER

**Form and emphasis.**—The appearance of the letter has already been considered. The matters of arrangement, form, and relation of the parts were taken up in a preceding chapter. The purpose in the earlier consideration of these matters was to impress the student with the necessity of following good usage, of making the letter mechanically clear and easy to read, and of making a good impression on the reader by showing him that the writer had regard for his convenience and that he knew what was and what was not accepted practice in letter writing. The study of the form of the letter, however, has another purpose. In sales letters, particularly, it is possible to use mechanical means to increase the effect of the letter, to carry the reader's reluctant eye on and on through the sales appeal, to make the important things stand out—in short, to give to the written sales appeal the same sort of emphasis which is vitally necessary in the spoken speech of the salesman. In this chapter, then, the mechanical means of giving emphasis to the important points in sales letters are chiefly to be considered.

Some of the points to be considered apply only to form letters that are prepared in quantities. The man who dictates a letter cannot always know exactly where his words are coming on the page. The man who prepares a form letter, however, can always go over it and alter it—without losing the effectiveness that he has already given it—and thereby add effectiveness to the arrangement.

**Basic principle of emphasis.**—The principle of design that underlies emphasis on the page is a simple one: Whatever comes next to an open space is thereby rendered emphatic, and tends to attract attention. This is because the open space invites the eye to rest, and, since it must rest on something, it seeks naturally that which last held its attention, or which is near by and appears to be of interest. A skyscraper, outlined against the blue of the sky, holds the eye, so does a single boat on a lake. If there were several boats, no one of them, perhaps, would stand out. Closely connected with this basic principle of emphasis is the principle of contrast. A dark mass against a light background is emphatic, and, therefore, attracts attention, the eye is held, too, by a moving object on a stationary field. For the purpose of letter writing, however, it is sufficient to remember that emphasis is obtained chiefly by placing the emphatic parts in the proper position—by remembering that what stands next to the open space will have greater emphasis than that which stands in the body of the text.

**First and last sentences.**—This principle applies to the first and last sentences. Their importance has already been explained. Not alone should they say important things, but they should be so placed on the page that they thereby acquire the desired emphasis. If the letter-head is so large that, in order to get enough words on the page, the writer has to begin the letter too close to the head, he robs the first sentence of that surrounding open space which it ought to have to add to its impressiveness. Similarly, unless the bottom of the sheet has sufficient margin, the last words will be robbed of their legitimate effect. Not only because the letter "looks crowded" when written with its parts too near each other, but because the open space is needed for proper emphasis, should the head and the first sentence be separated sufficiently, and the last sentence

stand a reasonable distance from the bottom of the page. This principle, of course, can be applied equally in personally dictated letters and in carefully prepared form letters.

**The words at the ends of lines.**—The words at the ends of the lines, particularly at the left end, are in an emphatic position because they stand next to white space. Therefore it is important that these words be one which really deserve emphasis. Naturally in a letter that is individually dictated there is little or no opportunity to use this idea effectively, the dictator cannot visualize his letter as it will appear when typewritten, and he cannot, therefore, tell what words will introduce and end the lines. In the form letter, on the other hand, a careful effort should be made to apply this principle. After the preliminary draft of the form letter has been prepared, and before it is printed or mimeographed, suppose the writer in looking down the typewritten page finds the left margin occupied with a row of small and uninteresting words—"the," "and," "if"—or a string of prepositions and conjunctions and indefinite pronouns, instead of the nouns and verbs that carry his chief meaning and give color to his page. He can then manipulate his sentences so as to bring more of the important words at the beginnings of the lines, where they will catch and hold the eye because of their nearness to the open space of the left margin.

The same principle applies to the right margin, although to a less extent because this margin is usually uneven, and, even if an important word were placed at the end of a line, the lines immediately above or below might extend out so far as to lessen the emphasis of the intermediary line. The careful writer of letters, however, tries to make the right margin as even as possible. Even when writing individual letters, the efficient typist always takes pains to avoid a ragged edge at the right, and, of course, when a



letter is being prepared for printing or mimeographing, it is even more possible to arrange a right margin that is comparatively even. The proper division of words at the end of a line and the keeping in mind of a definite place where the lines are to end are effective in reducing the ragged right margins common in many letters.

**The beginning and end of the paragraph.**—It has already been learned that the opening and the closing of a paragraph are emphatic positions, to be used for those words and phrases that need emphasis. The reason, of course, is found in the first principle of emphasis: that whatever comes next to an open space is emphatic because it attracts and holds the eye. Here is an example of wrong emphasis:

Our toilet soaps, if given prominence and an attractive display in your store, will sell. We know it. In fact we have so much confidence in them, that we will put in a stock for your trial at our risk. You sell them, collect your commission, and pay us for the stock, *after* you have proved their sales value. You incur no obligation. If you find you can't dispose of them, we will accept their return without argument.

The wrong things are emphasized in this paragraph. In the first place, the pronoun *our* comes first. It is perhaps true that the *you* attitude can be overdone, that too many *you's* in a letter give it an artificial flavor, and are almost as bad as too many *we's*. Nevertheless, the reader's interests should be emphasized always, and they cannot be emphasized by beginning your talk with statements about what *we* believe, about *our* goods, and about the other things that chiefly concern *us*. Then, too, the real point of this paragraph is effectively hidden. Of course, if any one were to read all of it carefully, he would get the point. But most certainly the hurrying eye of the man who is only half-interested or not interested at all is not directed immediately by the arrangement of the words to the important

point that the writer is trying to make. Finally, the last word in the paragraph is *argument*. There is scarcely any other word less likely to arouse interest or more suggestive of all those unpleasant experiences which the sales talk should carefully avoid. Remember that this matter of mechanical methods of giving emphasis to emphatic things would not be particularly important if every man who gets a sales letter read it carefully from beginning to end. Unfortunately sales letters usually do not get this careful reading. The average recipient, as soon as he sees that he is being solicited to give an order, only runs his eye hastily down the page, and, if nothing sticks out forcibly enough to stop his eye and to arouse his interest, there is little chance that the letter will be effective.

The paragraph that has been just quoted, arranged so as to give the important ideas the emphatic positions, might read as follows:

You pay nothing to try our toilet soaps. We know they will sell in your store. You are not asked to invest a cent. We back our confidence with our money. Order what you want for your stock AT OUR RISK. Stock them, display them attractively, give them the attention they deserve, and they will sell. *After* they have proved their sales value, send us the money for them. You can't lose. And remember, if they don't sell, you can send them back, we'll not ask you a question, we'll pay charges both ways, and we'll credit your account in full. Could any offer be fairer?

**Emphasis in the sentence.**—The sentence, like the paragraph and the letter as a whole, is subject to the laws of emphasis. The emphatic positions are at the beginning and at the end. The words that come next to a mark of punctuation are important in proportion to the length of the stop. For instance, the words preceding and following a semicolon are in more emphatic positions than the words preceding and following a comma. And, just as the beginning of a sentence is more emphatic than the end of a

sentence, so the words that precede a mark of punctuation are more emphatic than those that follow it

**The danger of too much emphasis.**—After reading what has been said about emphasis, perhaps some one says “But all this attention to emphasis is going to make my letter mechanical and artificial, to interfere painfully with the natural flow of my thought I don’t want to be like a man walking on eggs.” This is a natural attitude, and it is justified to some extent Of course, the letter should not give the impression that it is mechanical, and it is certainly true that overemphasis is worse than no emphasis at all A letter that is all emphasis, that shouts in every line, is like a circus poster, there is so much display, such an abundance of emphasis, that as a result nothing stands out from the mass. The principle is the same as in public speaking, if an orator talks constantly and monotonously in the loudest tones of which he is capable, nothing will stand out in his speech as being emphatic, or even if he alternates heavy tones and light tones, his most emphatic points are likely to be lost if there are too many of them The skilled orator has a few outstanding points that he wants to make, his speech is restrained and reserved until he comes to them, but when he does reach them, his impressively raised voice cannot fail in making its effect on his hearers. And so it is in letter writing The emphasis that is the most effective is the kind that stands out prominently from the mass. It should be remembered, however, that the business letter is read rapidly, that the competition against it is strong; and that, like all other forms of advertising, it must be more emphatic than ordinary written or spoken prose

**How to emphasize naturally.**—Certainly the labored attempt to be emphatic is to be avoided It is worth while always to be absolutely sure that every word used in writing is the best word that could be used in that place At

first it is difficult to apply this principle, the constant necessity of thinking of the exact meaning of every tempting word is inclined to make one's style mechanical and awkward. As the writer acquires the habit of clear thinking, however, and as his stock of words increases, the awkwardness disappears, and he finds himself naturally choosing the proper expression and putting the right word in the right place without the necessity of special effort. So it is in the matter of emphasis. At first the thought of emphasis will introduce a new complexity into the writing of letters. The determined writer, however, will have emphasis always in mind while he is thinking out his sentences and paragraphs. He will have in sight the goal of sentences that are properly emphatic without particular effort on his part, he will pay constant attention to emphasis, both while writing and after writing, and finally, after a period of this careful attention to his style, he will find that it has become second nature for him to begin and end with words that deserve distinction and to do the other things that give life and character and interest to what he writes.

**Some effective schemes.**—The basic principle of emphasis proves that short paragraphs<sup>5</sup> are more emphatic than long ones, because the short paragraph stands out in marked contrast to the surrounding white space. Accordingly, if there is some particularly important point to be made, it may be placed in a short paragraph by itself.

The reason why the first line of a paragraph is indented is partly the fact that the indentation increases the white space at the beginning of the paragraph, and thereby makes the new paragraph stand out from the one that has gone before.

A short line in the middle of the page gets attention, partly because of the surrounding white space, and partly because it is different from the other lines. Similarly a

line that does not reach across the entire page is emphatic, and tends to attract the desired attention

An unusually wide margin, either on one side or on both sides of a sentence or paragraph, will give strong emphasis to the lines that are so set off  
This paragraph illustrates this point

The "deadly parallel," the device of placing side by side two columns containing contrasted material, is a favorite means of gaining special emphasis. It can easily be used in a form letter, although rarely in a letter that is personally dictated. An example:

Oil lamps—would you want to go back to them, to the nuisance of filling and cleaning them, to their heat and odor and their ill-distributed light, when electric lighting does away with all the nuisance, and really illuminates the room?

Carbon filaments—why continue to use them, with their faint light, growing fainter as they burn, when the new filament of tungsten gives—  
—three times the light  
—a brilliant light always  
—an enduring filament?

The objection to such devices as the wider margin for part of the letter and the "deadly parallel" is that they are not likely to occur in an ordinary typewritten letter, and so, when they are used, they stamp the letter at once as a form letter. In a letter that is frankly a form letter, however, there can be no objection to them if they are not used too much.

Other means of obtaining emphasis, which do not depend on an adjoining open space, may be used handily to stress a word or phrase regardless of its position. The most common one is *underlining*. In printed matter *italic* type is used often for emphasis, and in typewritten or pen-written matter the underline or underscore takes the place of italic type.

Another method of emphasizing important words is THE

**USE OF CAPITALS.** This, however, is to be done infrequently. The capital letter is so unusual, except to introduce sentences and proper nouns, that when it is used for another purpose it is intensely emphatic. It shouts aloud. A little shouting may be a good thing in an occasional letter, but too much of it is likely to disgust the reader. Perhaps one of the greatest faults of many form letters is the too frequent use of capitals for the purpose of emphasis.

A final method of emphasizing words or phrases is the use of the red half of the typewriter ribbon. With the introduction of two-color ribbons the possibilities of making certain parts of the letter strongly emphatic were greatly increased. It should be noted, however, that the popularity of red ink for emphasis in a letter seems to be waning. This method of emphasizing words looks unnatural in a personal letter, and in a form letter the use of two colors is expensive, because it requires running the letters twice through the press.

**Use of margins for emphatic parts of letter.**—Surrounding the letter on all sides should be a considerable margin. Ordinarily this margin is blank, because by leaving it blank the typewritten matter stands out prominently and attractively. On occasions, however, some message may be put in the margin, and, simply because it is put there, it will receive attention and acquire emphasis. The postscript is the most common illustration of the use of the margin. As a general principle, in an ordinary letter a postscript should never be used, its use suggests failure to think clearly and inability to organize one's thoughts and material. The correspondent who is given to postscripts is not a good correspondent. If he cannot outline his letter in advance so as to be sure he will say all he wants to say, without any unattached addenda at the end, he had better try his hand at something other than business letter writing.

Nevertheless, in the sales letter that must use every legitimate means to induce the recipient to read it, there is occasional justification for the postscript. The mere fact that it is seldom used carries attention to it when it is used. It should not be used, however, unless the thought contained in it is such that it might legitimately have been an afterthought. Also, it should not be used unless the lower margin is plentifully wide. To gain space for the postscript, and to prevent its coming too close to the signature or the complimentary close when the letter ends near the bottom of the page, the lines of the postscript may extend only a portion of the way across the page from left to right. An illustration:

Dear Sir

In response to numerous inquiries, I am forming a class limited to 300

Your name has been selected from a large list as that of one who will appreciate the privilege of entering this class at a special rate.

This special rate is limited to the first 300 who fill out the application blank enclosed, and *return it with \$5.00. That is the total cost of the course*

This class course is just as personal and just as individual as my regular \$20.00 course. You will be given the same private instruction as if you enrolled at the higher fee. This class is limited. If you join, you should send your application at once.

Very truly yours,  
WATSON S. SMITH

P S If inconvenient to send \$5.00, send \$1.00, and the scholarship will be held for you until you can send the other \$4.00

**The side margins.**—The side margins of the letter page are seldom used, although sometimes it is possible to place in them material which is to be emphasized. Ordinarily

to put anything in them would remind the reader unpleasantly of a printed circular. Sometimes business houses use one or both of the side margins for printed lists of the goods they have to sell, for pictures of their products, or for other advertising purposes. When this is done, however, the attention of the reader is likely to be diverted from the message itself to what is said in the margin.

**The top margin.**—The top margin is, perhaps, the most frequently used for something that needs emphasis. The subject of the letter may be placed there, as has been seen, or in a sales letter there may be at the top of the page, but below the letter-head, a striking phrase that introduces the following material or that contains the whole message in a nutshell. The following beginning of a letter illustrates this practice.

STOP SHOVELING YOUR MONEY  
INTO THE FURNACE

Dear Sir:

Your coal bill last year was—how much? More than you thought it ought to be, anyway. And whatever *it was*, *it was more than it need be*.

The Moore Consumer is the coal dealer's worst enemy. It keeps the profits in *your* pockets instead of putting them into his. Etc., etc.

**Two page letters.**—When a letter runs to two pages, the top of the second page is a position of natural emphasis, and should be occupied by worthy material. Take a fresh start when the page is turned, and begin with as much freshness as if it were necessary to attract the reader's attention all over again. As a matter of fact, this is what must be done. Long sales letters are not usually welcomed, and, unless the very first word on the second page gets a new and strong grip on the reader's interest, the page is likely to go unread.

**Conclusion.**—The means of obtaining emphasis that



have been considered in this chapter are suggestive of the tools available for the letter writer who really wants to make his letters talk. Careful consideration of them will aid any writer to vary his appeal and to increase his results. Perhaps the most important thing to remember about them, though, is that they are to be used with discretion. Too much emphasis is no emphasis at all. Vary the devices that are used—especially in a series of letters that are sent to the same reader. Do not overuse any device, and do not trust too much to devices of any kind. Write the strongest letter you can, the letter that best represents you and your goods; make your language as strong and convincing as possible; and then bring to your aid mechanical allies of emphasis only to indicate tones of voice that cannot otherwise be indicated in a letter.

## CHAPTER XXIV

### FORM LETTERS

What is a form letter?—Previous chapters have chiefly considered the letter as being written individually for the reader. Many letters are written in this way. Some are not, however. A sales letter, particularly, is often so written that it may be sent unchanged to a great many people. When the same letter is sent to many people it is called a form letter. The name and address of the recipient may or may not be filled in. There may or may not be a blank space in the body of the letter to be filled in differently in each letter. The letters may be printed, or reproduced in quantities in some other way; or each one may be individually typewritten. The filling or nonfilling in of something in the letter or the method of reproducing it is not the criterion as to whether it is or is not a form letter. A form letter is one written to a group of individuals instead of to a single individual. Its characteristic is that the letter is not materially altered to fit the specific characteristics of the individual members of the group to which it goes; it goes to all in practically the same form.

**Kinds of form letters.**—Form letters are of many kinds. Usually one thinks of sales letters and follow-ups when form letters are mentioned. It is true that the greater number of form letters are written with a selling purpose, but many form letters have other purposes. For instance, letters dealing with credits and collections are often form letters. Acknowledgments of the receipt of orders are usually forms of some kind. And in most businesses there

are very many other kinds of communications that are commonly made more or less according to form.

The large use of form letters justifies giving them careful attention under two different heads—form letters in general, their advantages and disadvantages, and the methods of writing and using some of the more generally employed kinds of form communications.

**Advantages of form letters.**—Often, when individual characteristics of separate members of a group of people are not known, and when many are to be addressed, it would be a waste of time to attempt to write a different letter to each individual.

Sometimes, regardless of individual peculiarities of members of a group, the message to go out is so impersonal that different letters in each case are unnecessary.

The form letter usually is more carefully worked over and edited than would be possible in the case of a large number of individually written letters on the same subject sent to different members of a group.

The form letter saves the time of the correspondent when there are constantly recurring instances where the same type of letter is required.

When a large number of people are to be addressed at the same time on a certain subject, obviously none other than a form letter could be economically used.

**Disadvantages of form letters.**—In a few cases the purpose of form letters is merely to convey some item of information. A manufacturer may announce a change in prices, for example. In such case there can be no criticism of the form letter. It is as if the writer gathered all his readers together and told them *en masse* what he had to say. The information could be just as effectively conveyed in this way as if each individual were to be buttonholed and told the facts privately.

Most form letters, however, have for their purpose the

influencing of the readers to do something. The sales letter tries to induce its readers to buy. The collection letter tries to induce its readers to pay up. The request for information tries to induce its readers to take some action. In these cases the form letter is handicapped. If a salesman were to appear before an audience of several thousand men, and while talking to all of them at a time were to try to sell each of them an adding machine, he might induce a few of the audience to come up afterwards and write their names on order blanks. If this salesman, on the other hand, were to see each member of the audience individually and tell his story to him, the chances are that his sales would be very much greater than they could be by simply talking to all of the prospective customers at once. In the same way there is bound to be a difference in the effect of the form letter sent to a thousand or to many thousand readers and the effect of an individually prepared letter sent to each one of them. There are many reasons for this difference. The chief one is that the form letter, like the general lecture, cannot be sure of appealing to the *experiences, needs, and desires* of *all* of the people to whom it is addressed. No matter how carefully selected the list of readers may be, or no matter how carefully selected the audience at a lecture, the writer or the speaker cannot talk with equal directness to each one. He can link up his statements with the specific interests of some, but not of all. On the other hand, if he were to talk personally to each one, he could find some point of contact that might permit him to appeal successfully to a very large proportion of those to whom he talked.

This is not so much an argument against the advisability of using form letters as it is a statement of their limitations. When a long list of possible customers are communicated with by mail, obviously it would be useless to write individually to each. In doing so, the correspondent would

know no more about the specific interests of his individual readers than he would if he sent the same letter to all of them. A form letter is the only thing possible, but it should not be expected to appeal equally to all who receive it. When, however, the writer does know something about the individual characteristics of those to whom he wants to write letters, it is almost always better to write individually, even at the cost of more time, in such cases the increased results usually more than pay for the greater cost of the individual letters.

This suggests a definite division, in considering the disadvantages of form letters, between those letters that have to be form letters if written at all, and those that might, with only small additional cost, be individually written. There can be little argument about the former. About the latter there is much argument, but there should be none. In almost every case, the individual letter, when it is at all possible, should be chosen. A man who receives a form letter (it is usually easy to identify such a letter) urging him to buy something, or to do something else that is often urged by means of form letters, is not antagonized or insulted because he has not received a personal letter dictated to him alone. But if a debtor, for instance, who is in difficulty and has explained the situation fully to his creditor, receives from the creditor an obvious form letter that does not fit his particular case, the letter certainly has little influence, and does not encourage the debtor to try for the close relationship with his creditor which every creditor ought to foster.

**Forms to guide the writer.**—Sometimes the term “form letters” is used to indicate letters that follow, more or less closely, some form that has been prepared to guide the correspondent or the stenographer. For instance, the purchasing department of a corporation has the following form:

Gentlemen

Kindly wire us, on receipt of this letter, your best quotation on \_\_\_\_\_, in accordance with the enclosed blue print (or list), f o b your works, shipment to be made within \_\_\_\_\_ from receipt of order.

It would not be wise to have forms printed in this way, to be filled in by the stenographer, and sent out. The form is not for that purpose. It is merely to guide the correspondent, and not to be sent out. The purchasing agent has a series of these forms, properly indexed. He uses them to help him in dictating. He may turn to the one he wants, and dictate from it, filling in the necessary specific data as he dictates, or he may tell the stenographer to write Letter No. 14, and then simply dictate the things left out of the form. The use of guiding forms of this kind has two advantages. In the first place, the form helps the writer to put everything into the letter that ought to be put in. Particularly where there are many details, some of them are likely to be omitted in dictating unless a form of some kind is followed. For instance, a letter including such details as the following is often better written if a form is followed than if the dictator were to try to include all the details without a guide of any kind:

Gentlemen

We authorize you to supply us with the following:

<i>Quantity</i>	<i>Size</i>	<i>Description</i>	<i>Price</i>
Terms _____			
Date of shipment _____			
Consign to _____ via _____			
Routing _____			
Send B/L to _____ and			
invoices IN DUPLICATE to _____			
Special conditions _____			

The second advantage of the use of forms to guide the correspondent (although not to be sent out *as forms*) is that by their use the correspondent can save much time. If the general form of some of his routine letters is clearly determined in advance, his mind can be free from the problem each time of saying what he wants to say in just the way in which it ought to be said.

**Dangers of forms to be used as guides.**—Although forms to be used as guides in dictating are good when used wisely, it is easy to overdo their use. The man who has something to sell to the people to whom he is writing should be very careful how he uses forms of any kind. If it is necessary to communicate individually with a customer or with a possible customer, it almost always pays to write individually to him. A form, designed to appeal in the same way to many people, is often cold and formal. Coldness and formality are too characteristic of much of our business correspondence. Avoid them by putting yourself into each of your letters. Take advantage of your knowledge of the reader and insert something in your letter to him that will let him know that he and his business are of importance to you; that you are glad to take the time to thank him personally for his order, to deal directly and individually with him in credit matters, and to meet him on a personal basis in all of your business associations. Be careful, then, in using a form, even for a guide; use it only when the letter calls simply for a bare statement of facts without much of the personal quality.

**Semi-form letters.**—Midway between the form letter and the form that is used simply to guide the writer is what may be called the semi-form letter. By this is meant a letter, composed in part of original, individual material, and in part of paragraphs that have been previously standardized to fit certain frequently recurring situations. In many business houses it is the custom for a correspondent

who has much dictating to do to maintain a "paragraph book" In this book are carefully phrased paragraphs designed to fit certain situations Each of these paragraphs is indexed so that it can be readily found The correspondent has this book at hand when he dictates. He is, of course, familiar with its contents, and knows when it can help him and when it cannot. The procedure is for the correspondent to dictate as much of the letter as may require reference to specific facts, dates, etc., and also that part of the letter that may embody reference to specific things of common interest that will give a human touch to the letter. Then he fills in the remainder of the letter by telling the stenographer to use paragraph number 111 or paragraph number 241, as the case may be For instance, one paragraph book, under the heading of "Orders, Not Filling," contains, among others, the following paragraphs Each one has a title, to guide the correspondent in finding the paragraph he wishes to use:

Used to have the goods, but discontinued

No 111 Since distributing the last edition of our catalog we have stopped handling (name of article). We notified our customers of this fact a short time ago, but probably our letter failed to reach you Is there not some other article we can supply to you to take the place of this?

Ordered from old catalog

No 112 You have evidently made up your order from an old edition of our catalog. (The name of the article) has not been listed in the revised edition We are sending you with this mail a copy of our current catalog, so your files may be up-to-date If the catalog does not reach you in a day or so, we shall appreciate being notified, so we may send you another

Out temporarily—holding order

No 115 Our stock of (name of article) is temporarily exhausted, owing to unusually heavy demand However we have placed a rush order with the factory, and the new



supply will reach us in a very few days. In the meantime we are filling the rest of your order, and shall make the entire shipment just as soon as the fresh stock of (name of article) is unloaded at our warehouse.

Out temporarily—please re-order

No. 116 Our stock of (name of article) is temporarily exhausted, owing to unusually heavy demand. An order for a new supply has been placed with the factory, but it will be several weeks before the goods can reach us. Under these circumstances we think you will not want us to hold your order on file. If, however, you wish the goods forwarded as soon as they arrive at our warehouse, please notify us at once.

Want approval of changes

No 117 It will be impossible for us to fill your order exactly as you desired. We can, however, substitute (name of article) for (name of article). As the former is slightly more expensive than the article you ordered, we shall not ship until we hear from you. We shall be glad to have you tell us your wishes in the matter as soon as possible.

With these paragraphs at his command, the correspondent in the order department might start a letter in this way: "We greatly appreciate your letter of December 1, enclosing your order for (list the items). We felt sure that the last shipment of ——— would suit your customers, and that you would decide to stock these goods regularly." Then the stenographer would be told to write paragraph number 115, and she would also be told, of course, the name of the article to be inserted. Or, the correspondent might use the paragraph book simply as a guide in dictating, and dictate the entire letter, reading the stock paragraphs from the book. The former method saves time; but the latter permits the changing of a word here and there, which is often of value in giving individuality and force to the letter.

**Value of semi-form letter.**—The paragraph book is an undoubted help in many business houses. Particularly can it be used advantageously when there are many letters of the same general kind to be written. There is neither the necessity nor the possibility of making all of these letters entirely different in wording. They are frequently helped by being written according to the same general pattern. The principle behind the paragraph book is something like the principle behind the "standard sales talk" which the salesmen of some companies are required to study. This principle recognizes that for any one idea there is one best method of expression. By careful phrasing and by experiment this one best method may be found. If the correspondent uses this standard method of expression, he will, first, convey the intended idea better than he could convey it if he had to depend on the inspiration of the moment to aid him in formulating the one best method of expression, and, second, he will save a great deal of time that would otherwise be spent in searching his brain and his memory for the words and the phrases that ought to be used. The paragraph book should not be used slavishly, any more than the "standard sales talk" should be used slavishly. In many cases it is necessary to deviate from the established standards. Particularly is this true when the correspondent has personal knowledge of the man he is writing to, then the standard paragraphs can often be changed advantageously so as to link up definitely with the reader's personality. But where this personal acquaintance is missing, or where there is no necessity for putting much personality into a letter, the paragraph book is frequently helpful.

**Disadvantages of semi-form letter.**—One danger of the paragraph book is that a form paragraph may not say exactly what the circumstances call for. The careless correspondent sometimes calls for a paragraph which covers the

situation in a general way, but is not quite specific enough, or does not convey exactly the desired shade of meaning. Unless a paragraph book is exceptionally complete, it cannot be expected to serve in every emergency. The correspondent should guard closely against using form paragraphs in such a way as to say anything that ought not to be said, or as to fail to say anything that ought to be said.

Another danger of the paragraph book is that it will result in formal, lifeless letters. This is always the danger of the use of any form. One way to avoid it is to include in the paragraph book only such paragraphs as are most frequently used in the body of the letter. If the correspondent is always required to compose *part* of the letter in order to make it appeal specifically to the known or assumed characteristics of the individual reader, he is likely to make it satisfactorily human and informal, even though the other part of the letter is made up of material from the paragraph book.

**How to prepare a paragraph book.**—A paragraph book is not something that comes into being all at once. It is a growth. It is a result of the experiences and of the best practice of the most successful correspondents in a business house. It cannot be made up of stock phrases prepared by some outsider. It must, first of all, represent the house that uses it. The spirit of the house and its service should be expressed in every paragraph, and this spirit can be expressed only by those who know the house and its methods. Sometimes the individual correspondent makes his own paragraph book. He finds in his work that he has to express a certain idea over and over again. Gradually he formulates what he thinks is the best way of expressing it. This paragraph he puts down as the nucleus of his paragraph book. Then he finds other ideas that have to be expressed frequently, and, when he has worked out the one best method of expression for them, they are added to

the first. In this way his book grows. At first it may be merely a few sheets of paper in a folder or under the glass top of the correspondent's desk. As the collection of paragraphs increases they may be typewritten and bound in a loose-leaf binder. Then they should be carefully indexed and cross-indexed, so the correspondent can quickly find any paragraphs he wants. Once written, a paragraph should not be held sacred. It should be changed as frequently as the correspondent discovers a better way of expressing the idea.

Another way to prepare a paragraph book is for some one individual to exercise general supervision over the work of all the correspondents, examine their work, select the subjects that can most advantageously be covered by form paragraphs, and then harmonize the practices of the different correspondents and edit their efforts until he has found the best expressions to be used by all. The results of his studies he embodies in an inclusive paragraph book that can be used by all departments.

The principle of the paragraph book is widely used. One great mail-order house is said to conduct most of its correspondence either by the use of complete form letters or by the use of stock paragraphs. Some houses have such complete paragraph books that a great number of different kinds of letters can be written from them by the grouping and arranging of the standard paragraphs in a variety of ways. The use of the paragraph principle is in line with the modern movement for standardization—the finding of the one best way to do a given task, and the doing of the task in that way until a better way is found. This principle is admirable when properly applied. The important thing to remember about it in letter writing is that, while it is immensely helpful at times, it should never be applied when its application hinders the development of a desirable personality on the part of the writer or when it

precludes the including in a letter of that human interest and real flesh-and-blood individuality that are necessary to take business letters out of the rut of stereotyped, machine-like formality

**Form sales letters**—The sales letter is usually a form letter. There are no specific rules for its preparation. All of the principles generally applicable to all sales letters apply equally to the letter that is to be sent without change to a long list of names and to the letter that is individually dictated for a single reader. If there is one principle applying to sales letters, however, that needs to be emphasized particularly in a consideration of form letters, it is the principle of the point of contact. In past chapters instructions have frequently been given to find a point of contact with the reader—to start out with some statement that will link up closely with his needs, experiences, and desires. This is easy when writing a single letter to one individual who is known, it is less easy when writing to one individual who is not known. Even in this latter case, however, it is usually possible to get information about him. The hard test of letter writing ability comes when it is necessary to write the same letter to many people, none of whom are known personally to the writer. How can the point of contact be found for the form sales letter? First, by dividing the people and the letters into as small classes as possible, in accordance with the principles laid down in this chapter. Second, by writing to each group as if writing personally to a typical individual in that group. It is not possible to think of people in the mass. The correspondent must always write as if he were writing to some one person. The advertising manager of a department store dealing in medium priced and low priced goods once said that during his first months of advertising he was not successful. One day, however, he chanced to see in her home a woman who appeared to be typical of the store's

possible customers. Thereafter he kept her and her home surroundings in his mind when he wrote his advertising. He addressed all his sales talks to his mental picture of this typical woman and her needs, and his advertising immediately began to be effective. The writer of form sales letters must do something of the same sort, he must pick out a typical individual in the class appealed to and try to fit his letter to that individual's needs.

**Examples of intimate point of contact.**—Sometimes the sales correspondent is fortunate enough to have a definite happening that he can link up both with the experiences of the reader and with the goods or service that he has to sell. The following letter was sent by a Chicago department store to every one who was likely to attend a certain convention. Note how the point of contact is immediately and strongly made in the first line. There is not a chance in the world that this letter would not be read with interest by every one who received it.

Dear Sir

When you visit Chicago as a delegate to the National Education convention in July, there will be so many points of value and interest to see that discriminating selection will be necessary.

The universal impression that the Blank & Co. store is a store of Education and Service would seem to justify a careful study of this institution, and we are sure such a study would be a pleasure to you.

To help you, we shall have guides in our Bureau of Information to conduct you and your friends on a tour of the premises at any time that may be most convenient.

We await your visit with pleasure.

Very respectfully yours,

Another letter in which the opportunity for an intimate and compelling point of contact is even more pronounced was sent by a music store to all the members of the faculty of a university situated in a comparatively small community. This letter well illustrates the fact that the smaller the class

to which the appeal is being made, the more chance there is of finding a point of contact that will appeal strongly to every reader.

Dear Sir:

When we succeed in changing three of the University's leading scientists from skepticism to enthusiastic endorsement of the Smith Talking Machine, we feel we have something to offer you that is well worth your serious consideration

President \_\_\_\_\_, Dean \_\_\_\_\_, and Professor \_\_\_\_\_, all three purchased Talking Machines from us last month. Each purchased a different style instrument, and the enthusiasm with which they have purchased records since, attests their appreciation of the value of their investment.

You know of the Smith, of course, but one cannot gain an adequate idea of the educational value of this perfect musical instrument until he has actually heard, etc.

When a series of form letters are sent in response to an inquiry, the point of contact in some of the later letters may be the original inquiry or some material that has previously been sent. For instance

Dear Sir

What new ideas have you secured from the book "The Preparation and Care of Mailing Lists"? Did that chart opposite page 16 suggest a new source of names for your list?

No matter what sources you draw on for your names, two things are essential if you would make the most of your mailing list. First, your list must be kept up-to-date. Dead names must be discarded and new names added. Second, you must "work" your list persistently—hammer your prospects with good mailing cards and straight-to-the-mark circulars, telling about your goods or services. That is why our addressing machine will pay you.

**Form letters for credits and collections.**—No routine business letter has to be written with more care than the letter concerning credits and collections. The wrong expression of a single idea in such a letter may antagonize a customer and do the house much harm. It is important

that every letter of this sort be phrased with the utmost care. Accordingly, forms to guide the correspondent in the credit and collection department are particularly appropriate. On the other hand, however, the danger of undue formality in this type of correspondence is much greater than in most other kinds of letters.

For the purpose of considering the possibility of applying the form idea to collection letters, these letters must be divided into two classes. The first class consists of those letters that are sent out shortly after the debt matures, and which are intentionally mere formal notices of the amount due. The assumption always is that the debt has merely been overlooked, and not at all that the customer wants to get out of paying. Accordingly everything possible should be done to let the customer think that the notice is a matter of routine, and that his particular account has not been singled out for unusual attention. Therefore a notice of this kind may be, and should be, exceedingly formal. Often it is printed, with no attempt at making it individual. If it is in the form of a letter, the more it can be made to look like a form, the better. Here lies the opportunity of the form letter.

The second class of collection letters consists of those that are sent out after the first formal notice. When the customer fails to respond to the notice, the usual collection system provides for letters that are just as personal as the writer can make them. If the debtor really wants to delay payment, his case must usually be treated individually. Accordingly most of the effective systems of collection letters are based very little on forms, and very much on the personal relation that ought to exist between the creditor and debtor in the business world.

This does not preclude the possibility of using forms of various kinds to *guide* the writer, however. Although the letter itself ordinarily should be individually typewritten,



although it should contain a great deal that will bring home strongly to the delinquent debtor the fact that his individual case is under close observation and that the creditor thinks of him as a human problem and not merely as a name on a card, it is entirely possible for the correspondent to work out in advance certain best ways of saying difficult things. The paragraph book is particularly helpful in collection work. When it is used, however, great care must be taken to be sure that the same paragraphs are not used in successive letters to the same individual.

In credit letters, as in collection letters, there is usually need for much personality—for much of the individual attention to the separate customers' needs that results in letters that are really personal and individually helpful. And yet there is still plenty of room in the writing of credit letters for guiding forms that will save the correspondent much time and worry. Particularly can standard paragraphs or standard letters be written in response to first requests for credit, before there is the personal relation between seller and buyer that necessitates the including of personalities in the correspondence. When a credit or collection department is large, the subordinates cannot always be depended on to say just the right thing in just the right way. Therefore, partly to guide the correspondents in properly explaining the policy of the house, and partly to help them to express that policy in the right way, the department often has a paragraph book, or else has a file of fully prepared "suggestion" letters that may be used in part when they fit any given case. These letters are seldom used in the suggested form in their entirety. Rather they serve as suggestions, to guide the correspondent in knowing what to say and how best to say it.

The following are a few "suggestion" letters taken from the "suggestion" book maintained in the credit department of a large wholesale house:

(Cash customer sends order without remittance, evidently desiring credit )

Thank you very much for your order of March 8, which we have just received. We find that all your past transactions with us have been on a basis of cash with order. Consequently we are not yet informed of your credit standing. The rules of all responsible wholesale houses require some information before offering time, and this generally can be obtained most speedily from references. If you will be kind enough to name for us your bank or wholesale houses, we shall make the necessary inquiries as quickly as possible. We believe the results will be entirely satisfactory.

Regretting the unavoidable delay, we await your instructions.

(Credit offered as inducement to a merchant, not a customer, who has been visited recently and reported on favorably by a salesman :)

Mr. Pease, who has lately had the pleasure of calling on you, tells us that he believes you are interested in our catalog offerings. It is our earnest wish to present to our merchant friends all possible inducements for them to test our service and our goods. If the offer of an open account would be any inducement to you in this direction, it is hereby gladly tendered. Should you have occasion at any time to visit Chicago, I should be glad to meet you.

These letters are suggestive of the many phases of credit and collection work that may be greatly aided by a judicious use of paragraphs and entire letters, framed in advance to say just the right thing in just the right way.

**Other kinds of form letters.**—Forms may be used in many ways either to be sent or to suggest proper expressions to the dictator. Sales letters and credit and collection letters do not by any means exhaust the possibilities of form letters. Wherever nothing would be gained by a personally dictated letter, time and money are saved by working out a suitable statement, and by using that statement wherever it applies. The effect of the letter, of course, is the first and only consideration. If a personally dictated letter is required, no considerations of false economy

should be permitted to incline the correspondent toward the less expensive and also less effective form letter

**Matters of form.**—The appearance of the sales letter has been considered in Chapter XXIII. The things said there apply equally to form letters and to letters that are individually composed. In connection with form letters, however, there are a few additional matters of mechanics that deserve consideration. One of them is the practice of filling in the name and address of the recipient at the top of a form letter, and another is the method of inducing interest by varying the appearance of follow-up letters

**Filling in inside address.**—When a sales letter is prepared and then printed or mimeographed in large numbers, it is often the practice to insert each letter in the type-writer and fill in the name and address of the individual for whom the letter is intended. If the name and address are so filled in, obviously the purpose is to make the letter look as much like an individual letter as possible. Accordingly, when this is done, every care should be taken to be sure that the filled-in part of the letter matches exactly in color of ink and in sharpness of impression the body of the letter which has been printed or mimeographed. A poor fill-in entirely defeats its purpose

**Inserting words in body of letter.**—The same thing may be said of words or phrases, other than the inside address, that are filled in in form letters. Sometimes a place is left at the end of a line for the insertion of the name of the recipient.

You will find this machine perfectly adjusted, Mr. Brown, and we are confident that a trial will convince you of its excellence

The place where "Mr. Brown" is written is left vacant in the form, and the name filled in when the name and address are inserted at the beginning of the letter. The purpose here, too, of course, is to make the reader believe that he

is receiving a letter written personally to him. Naturally, then, the filling in should be as perfect as care and skill can make it.

If the name and address are not filled in, the letter is frankly a circular. So far as results are concerned, there would often be little difference if the letter were printed on regular letter paper and from fac-simile type or if its message were contained in a booklet or in other printed form that in no way suggests the letter. Even though a form letter that is not filled in does not make any one believe that it is a personal communication, the regular letter paper and the fac-simile typewriter type are often used in what is perhaps a successful attempt to give to the communication the suggestion of a personal touch that is absent in more formal printed communications. In the case of those sales correspondents, however, who do not use the filled-in name and address, there seems to be a tendency gradually to abandon the letter form for their direct advertising, and to substitute for it small printed booklets or other printed matter which permits more individual and attractive typographical appeal than is possible in the form letter.

**Is the fill-in worth while?**—As has been said, the purpose of filling in the name and address in sales letters is to deceive the reader into thinking, for a moment at least, that the form letter he is reading was written to him personally. This statement, perhaps, should be slightly modified. In a few cases, the fill-in is used, not with any hope or purpose of deceiving the reader, but rather to show the reader that, although a form letter is being sent him, the writer has gone to the trouble of making the communication look as correct and as attractive as possible. In other words, there are a few occasions when a form letter is filled in chiefly as a mark of attention and courtesy to the reader. Even in these cases, however, there is usually in

the writer's mind some hope that in some cases the letter will be accepted as a personally written communication. Accordingly, in the great majority of instances of the fill-in, one is justified in believing that an important purpose is to deceive the reader. With this premise, several problems deserve consideration.

**Is anybody deceived by the fill-in?**—If the purpose is to deceive the reader, it is pertinent to inquire whether the reader is ever deceived. Certainly he is in some cases. Probably the average woman who is inexperienced in office methods and office machines is usually unable to tell that a form letter that she receives was not written particularly for her. Perhaps, too, other classes of people who are relatively inexperienced in the larger phases of business—farmers, small tradesmen, artisans, and so on—are deceived at times by the filled-in form letter. It is certain, however, that most business men (and it is to the business man that the filled-in form letter is usually sent) can detect readily the real individual letter from the filled-in form. This is true despite the many methods that are now employed to make the fill-in match in every detail the body of the letter. The ability of the experienced business man to “spot” the form letter has just about kept pace with the ability of the writers of form letters to make them look like individual letters. Then, too, even when the fill-in is so nearly perfect that the most skillful reader could not detect it, it should be remembered that the reader's common sense will usually tell him whether the sender of a sales letter could really afford to write to him a personally dictated letter, particularly if the letter comes to him unsolicited. If the purpose of filling in is to deceive the reader, and if that purpose is legitimate, then it follows that when the reader really is deceived the fill-in may be used, but it is a waste of time and money when the letter is to go to an audience largely

made up of people who are not deceived even by the most skillful filling in.

**Is the fill-in honest?**—Granted that it is possible at times to deceive the reader to think he is getting a personal letter by the use of the fill-in, is it honest to use it? This question opens up a field of business ethics that is almost illimitable. Some people object to the fill-in solely because in their opinion it is dishonest. Others say that the honesty or dishonesty of the fill-in is not worth considering—that the correspondent is justified in preparing his letters in any way he wishes, provided he does not do anything that is to the reader's disadvantage. These people contend that so far as the interests of the reader are concerned, it makes no difference whether the letter is printed in quantities and then filled in, or whether each letter is individually and completely typewritten. The only difference is the saving in cost to the writer. It seems that this is a fair contention. Certainly the letter is intended to be read individually by the recipient, presumably it presents an honest business proposal, therefore if the filled-in name and address help to carry out the writer's purpose, and do not operate to the reader's disadvantage, there can be little criticism of the fill-in on ethical grounds.

**Does the fill-in pay?**—Although it is proper to inquire into the ability of the fill-in to deceive readers and into the ethics of the practice, the practical question of "Does it pay?" is the one that will have most to do with the use of the fill-in or with its abandonment in each individual case. It is not possible to answer this question categorically. Sometimes the fill-in pays, and sometimes it does not. If it pays, use it. If it does not pay, do not use it. Some people argue strenuously that a form letter that does not have filled-in name and address is practically worthless; some argue that the filling in does not increase the value of the letter in the slightest and that, in fact, the value of

the letter is decreased when there is an attempt to deceive the reader. Both are sometimes right and sometimes wrong. Certainly some letters sent to some classes of people are more effective when filled in, certainly in other cases the fill-in is a useless expense. How is the sales correspondent to know, then, whether to use or not to use the filled-in name and address? The only way he can decide is to make a careful test for himself. He should have a list of names representing fairly the type of people to whom any particular letter is to go. Let him select from that list, by lot, a certain number, say 500 or 1,000 names, and send to them the letter filled in so as to make it look like a personal communication. Then to an equal number of other names similarly selected by lot from the entire list, let him send the same letter but without fill-in. Then let him keep careful record of the inquiries and sales resulting from each of the two sets of form letters. If the results from the filled-in letter are the more satisfactory, he will decide that it is worth while to send filled-in letters to all the remaining names on the list, otherwise this expense will be saved.

After the sales correspondent has made this test several times on different kinds of letters sent to different classes of people, he will be sufficiently safe in using the recorded results as a guide in all of his other letters that are similar to the tested letters and which go to similar audiences. When a new audience is being approached, however, or when an unusual appeal is being tried out, the record of results with other audiences and other kinds of letters cannot safely be used as a guide. Wherever there is doubt, the test should be made on a small list of names before it is decided to send letters, either filled in or not filled in, to the entire list of names.

**Varying the follow-up.**—The following excerpts are taken from an article in *System* on "Varying the Appearance of the Follow-Up":

"To-day most follow-up writers agree that it is not enough to approach the prospect with new arguments and from different angles, for he may toss the letter into the waste basket unopened. So an additional appeal is made to him by changing the stationery, putting in unique enclosures, inserting post cards or mailing cards between letters—varying the physical appearance in order to catch the eye and stimulate the interest."

"The most familiar scheme is to use different styles of paper and envelopes. . . . A plan widely used by manufacturers and wholesalers is to provide two styles of letter-heads, one containing nothing more than the name and address neatly printed in the corner; the other, intended to impress the distant prospect with the size of the company, showing a picture of the plant with the names of officers and a list of branch houses . . . Another scheme is to provide different styles of stationery for different departments and, in a follow-up campaign, to send out the letters from the different departments . . . One firm, manufacturing display fixtures for merchants, has thirty different letter-heads. The printed matter is the same on all, but in the upper left corner of each is a large halftone showing some use to which the fixtures may be put . . . An eastern firm, selling ladies' suits and cloaks by mail, follows the latest styles in stationery, and, if the styles do not change often enough, the manager finds variety by using different tints of paper. The stationery is always of good quality and in the best of taste. The return card is printed on the back flap, and there is a social tone about the letters that assures their being read. . . . A St. Louis firm uses the same printed matter on all its letter-heads—a trade mark, name, and address. The variation comes entirely in different kinds and colors of paper—flats, bonds, linens, and linen-finish in innumerable shades.

"Sometimes correspondents resort to freakish effects that



fail, because attention is attracted to the paper in such a striking way that the reader forgets all about the message it carries. This is the effect on a reader receiving a letter on a sheet of ordinary manila wrapping paper. A letter on onion skin paper proved a curiosity—every one in the office where it was received felt of it and made some remark about the paper—but no one read the letter. Eccentricity has no place in business.”

“One of the most familiar methods of varying the stationery is to switch from the regular letter-head and the familiar 6¾ envelopes to the double note size and the baronial envelope. A paper house using nothing but its monogram prints it in black on the note-heads and in red on the letter-heads, producing a very striking effect.

“Almost as great a variation in envelopes is possible as in letter-heads. . . . The use of enclosures is of equal importance with the stationery. Here is opportunity for infinite variety—order blanks, return envelopes, return post cards, stuffers, circulars, folders, testimonials, price lists, samples, coupons or certificates, souvenirs—the possibilities are unlimited. . . . The third variation possible in the follow-up campaign is to use colored mailing cards, or something entirely distinct from letters, to break the monotony of the correspondence and to approach the prospect from a different angle.”



## APPENDIX A

### GRAMMAR REVIEW

**Parts of speech.**—Parts of speech are nouns, pronouns, verbs, adjectives, adverbs, prepositions, conjunctions, and interjections. All words in the English language fall into one or more of these classes.

**Substantives.**—A substantive is a word denoting the name of a person or thing. All nouns and pronouns, therefore, are substantives.

Pronouns are either personal (I, you, he, she, it), demonstrative (this, that), interrogative (who, which, what), relative (who, which, what, that, etc.), or indefinite (each, either, every, some, many, etc.).

**Verbs.**—A verb is a word which asserts a condition, an action, or the undergoing of an action. In "These goods are for sale," the verb is "are." In "Jones and Company offered unusually good terms," the verb is "offered." It is usually an easy matter to distinguish a verb from other parts of speech. If a review is desired of the conjugation of verbs in voice, mode, tense, etc., refer to some good grammar or handbook.

**Adjectives.**—An adjective tells something about a substantive—it limits or modifies its meaning. In "Profitable business," "Profitable" is the adjective because it limits the meaning of the substantive, "business."

**Adverbs.**—An adverb is a word used to modify verbs, adjectives, or other adverbs. In the sentence "He conducted his business profitably," the adverb is "profitably." It

modifies the meaning of the verb "conducted" by telling *how* the business was conducted. In the sentence "He conducted his business very profitably," there are two adverbs: "profitably" and "very." "Very" modifies the meaning of the other adverb, that is, the idea conveyed by the word "profitably" is slightly changed by the addition of the modifier "very."

**Prepositions.**—A preposition is a word used to show the relation of a substantive to another word. The substantive which is necessary to complete the meaning of the preposition is called the object of the preposition. In the sentences "We are making this special offer only to our regular customers," and "The goods are carefully sealed in airtight cartons," "to" and "in" are the prepositions, and "customers" and "cartons" the objects of these prepositions.

**Conjunctions.**—A conjunction is a word used to connect or join together two words or two groups of words. There are two great classes of conjunctions: coordinating conjunctions and subordinating conjunctions. Coordinating conjunctions fall into three classes: simple conjunctions, correlative conjunctions, and conjunctive adverbs. They are illustrated in the following sentences.

Simple coordinating conjunctions: "Smith Brothers *and* The Northern Manufacturing Company are considering the purchase of the patent." "I tried to see the manager, *but* he was too busy to talk to me."

Correlative coordinating conjunctions: "*Neither* the creditor *nor* the debtor can afford to let the bill remain unpaid any longer."

Conjunctive adverb: "The low price will be withdrawn on March 31, *therefore* it is to your advantage to stock heavily at the present price."

Subordinating conjunction: "*If* you want to make a safe investment, here is the opportunity."

**Interjections.**—An interjection is a word used to ex-

press emotion. It has no syntactic relations with other words, *e g*, oh, alas, ha, etc. Interjections are not often used in written language, and the less use that is made of them in business letters, the better.

The parts of speech—the individual words—are the smallest units in sentence structure, but there are other units to be considered. Sometimes one of these larger units includes only one word, sometimes it includes a number of words. The subject of a sentence is the first of these larger units to be considered.

**Subject and predicate.**—A substantive combined with a finite verb and representing the person or thing about which the verb asserts something, is called the subject of the verb, and the verb, in turn, is called the predicate of the substantive. Thus in the expression "He buys," "he" is the subject of "buys," and "buys" is the predicate of "he." The words subject and predicate are often used to designate respectively a subject and a predicate, as above defined, together with all their modifiers. In the sentence "The progressive merchant always discounts his bills," the phrase "the progressive merchant" may be said to be the subject and the phrase "always discounts his bills" the predicate; or the noun "merchant" alone may be said to be the subject and the verb "discounts" the predicate.

**Object.**—A substantive used with a verb and designating the person or thing upon whom or which the action of the verb takes effect is called the object of the verb. Objects are either direct or indirect, depending upon whether the action of the verb is direct or indirect. Direct object: "The Northern Mills bought *machinery* from us." Indirect object: "We sent *you* an acknowledgment of the order on June 8." It will be remembered that a substantive can be the object of a preposition as well as of a verb.

**Predicate substantive.**—A predicate substantive is a substantive which designates what a verb asserts a person or

thing to be "Mr. Brown is a *salesman*" A predicate adjective is an adjective which designates a quality which a verb asserts belongs to a person or thing "Our food products are absolutely *pure*" A predicate substantive or a predicate adjective is called the predicate complement of the verb it completes.

**The sentence.**—There are other units in sentence structure besides those that have already been considered, but before taking up the study of them it is convenient to find out definitely what a sentence is. A sentence is a group of words composed of a subject and predicate, and not dependent on any words outside of itself, or two such groups joined by conjunctions. Consider this statement. "The general manager has two chief duties. The first requiring supervision over production, and the second requiring direction of the salesmen" The second part of this statement is incorrectly written in the form of a sentence, but it is not a sentence, it does not contain a subject and a predicate. Consider also this statement: "The care of lamps requires every day some disagreeable labor. Whereas electric lights give the housekeeper no trouble" The second part of this statement is not a sentence. It does, however, contain a subject and a predicate. But the point is that it is not independent of words outside of itself. The word "whereas" indicates that it is dependent on "The care of lamps requires every day some disagreeable labor" The whole expression is a single sentence, and should be written thus. "The care of lamps requires every day some disagreeable labor, whereas electric lights give the housekeeper no trouble"

There are few people who make the mistakes about sentences that have been illustrated in these examples, but there are many people who make mistakes like the following "The shipment has arrived, the goods were found to be in good condition" In Appendix B it will be learned that a comma stands between parts of the same sentence.

It can never be used to separate two sentences. Are these two statements parts of the same sentence or are they separate sentences? Each one is composed of a subject and a predicate, and there is nothing to indicate that one is in any way dependent on the other. Therefore it is clear that they are separate sentences, and they should be written as such; "The shipment has arrived. The goods were found to be in good condition."

**Clause.**—A clause is a group of words composed of a subject and a predicate and combined with another group of words similarly composed. In the sentence "When your order was shipped, two items were out of stock," the two groups of words separated by the comma are clauses. The last is a principal or independent clause, the first a subordinate or dependent clause. A principal clause is one that makes an independent assertion. A subordinate clause, on the other hand, is one that must be combined with another clause (in the function of subject, predicate, modifier, etc.) to form a sentence.

To distinguish between a principal clause and a dependent clause, remember that the principal clause makes an independent assertion. It is not in any way a part of another clause. Consider this sentence: "Your letter of March 18 has been received, and we are glad to be able to comply with your request." In this sentence there are two coordinate principal clauses connected by the conjunction "and." Each one is a definite, complete assertion in itself, and neither is, in any way, a part of the other. In the sentence, "You may ship the goods when they are ready," "You may ship the goods" is the principal clause because it is not a part of the rest of the sentence. To be sure, it is *modified* by "when they are ready" but that is not the point to be considered. "When they are ready" is not an independent assertion. It has a definite meaning only when considered with the rest of the sentence. The word "when" indicates

that it tells the time or the circumstances of the action referred to in the other clause. It modifies the verb "ship." Because "when they are ready" is not an independent assertion, and because it is a constituent part of the other clause, it is called a dependent or subordinate clause. Two principal clauses, or two or more subordinate clauses, which have the same function in a sentence are called coordinate clauses. Note the two principal clauses in this sentence, "The salesman telegraphed the factory and the order was shipped at once"; and the two subordinate clauses in this, "If the order is for a carload and if it is placed ten days in advance, we will guarantee prompt delivery."

**Kinds of sentences.**—With this consideration of the sentence and the clause, let us return to a consideration of the three principal kinds of sentences: simple, compound, and complex.

A simple sentence is one which contains only one subject and one predicate, and no dependent clause. It is a statement like the following, for example: "Prompt payment by our customers is necessary to enable us to meet our obligations."

A compound sentence is one composed of two or more principal or independent clauses connected by coordinating conjunctions or conjunctive adverbs, or two or more principal or independent clauses not so connected but written with such punctuation as to show they are combined.

The principal coordinating conjunctions are such words as "and," "but," "or," and "for." The clauses of compound sentences are also frequently joined by such conjunctive adverbs as "so," "therefore," "hence," "however," "nevertheless," "moreover," "accordingly," "besides," "also," "thus," "then," "still," and "otherwise." Of course many of these words are often simple adverbs and are not used as conjunctions. The following are examples of compound sentences: "You want to increase your profits, and you



can do it by pushing our goods." "You have failed to give any references, moreover we have no record of previous transactions with you" In each sentence there are two principal clauses. No clause is subordinate or dependent because no clause is dependent on any other. A compound sentence contains no subordinate clauses—two or more principal clauses only.

A complex sentence is one that contains a dependent clause. Any sentence is complex, no matter how many principal clauses it contains, if it also contains one or more dependent clauses. This is a complex sentence. "We are shipping to you by fast freight three hundred barrels of sugar, which ought to reach you before the end of the week." "Which ought to reach you before the end of the week" is the dependent clause. This is another complex sentence: "We regret exceedingly to learn from your letter of January 7 that you have suffered a disastrous loss by fire, and we extend to you our sincere sympathy." There are two principal clauses in this sentence connected by the conjunction "and," but that fact does not make it a compound sentence, because there is also a subordinate clause, "that you have suffered a disastrous loss by fire." The presence of the subordinate clause makes this a complex sentence. This type is sometimes called a complex-compound sentence.

**Kinds of clauses.**—Not only are there different kinds of sentences, but there are different kinds of clauses also. To speak of adjective clauses and adverb clauses and substantive clauses does not mean that clauses have three different forms. It means simply that clauses may be used in different ways—as adjectives, as adverbs, or as substantives.

An adjective clause is a clause that modifies a substantive just as an adjective does. "The clerk whom we employed on your recommendation is doing satisfactory work" "Whom we employed on your recommendation" is, in the

first place, a dependent clause because it is not an independent assertion in itself. In the second place, it is an adjective clause because it modifies the substantive "clerk." It tells something about the clerk. Note that adjective clauses are often called relative clauses.

An adverb may modify a verb, an adjective, or another adverb, and an adverbial clause may do the same thing. "We are willing to give you a trial if you can furnish satisfactory references." "If you can furnish satisfactory references" tells the conditions under which the action indicated by the verb can take place. It is an adverbial clause modifying the verb "are willing."

A clause may be used in any place where a noun may be used, and when it does occupy the same place in a sentence that a noun might occupy, it is called a substantive clause. That is, a clause may be used as the subject of a verb, as the object of a verb, as the object of a preposition, as a predicate substantive, etc. A clause used in any of these ways is a substantive clause.

**Phrase.**—Two of the different kinds of units that may be used to form sentences have already been considered—words or parts of speech, which are the smallest units, and clauses, which are groups of words of a certain kind combined with other groups to form sentences. There is still another unit in sentence structure, which is called the phrase. Like the clause, it is a group of words, but it is unlike the clause in a very important particular. A phrase is a group of words not containing a subject and a predicate. It will be remembered that the characteristic of the clause is that it does contain a subject and a predicate. The difference between phrases and clauses is marked, and there should be no trouble in distinguishing between them. There are several different kinds of phrases. The kind most frequently met with are prepositional phrases—those that are introduced by prepositions. Prepo-

sitional phrases are sub-divided into preposition-phrases, adjective-phrases, and adverb-phrases. That is to say, a phrase that is introduced by a preposition may have the force of a single preposition, it may be used like an adjective, or it may be used like an adverb. "In reply to your inquiry, we regret to advise you that we cannot comply with your request." "In reply to" is a preposition-phrase. "We have had no experience with your goods." "With your goods" is an adjective-phrase. It modifies the noun "experience." "We will ship your order by the first boat." "By the first boat" is an adverb-phrase. It tells when the order will be shipped, and modifies the verb "will ship."

**Summary.**—This section of the Appendix has given very brief consideration to the sentence as a whole and the principal units used in the formation of sentences. Some technical grammatical terms have been investigated and the principles applied to the language of business. These technical matters may not have an obvious and immediate connection with definite training and practice in business letter writing, but they are of the utmost importance. Effective letters are first of all grammatically correct letters. Grammatical correctness cannot be taken for granted. It must be acquired by hard and painstaking study of the principles that have been reviewed.

## APPENDIX B

### PUNCTUATION

**Importance of punctuation.**—The present day tendency in business letter writing is to reduce to the minimum the number of punctuation marks used. So far as this brings about the elimination of unnecessary punctuation, the tendency is good, but to the extent that it tries to do away with necessary punctuation, it is illogical and wrong. Punctuation is not a matter of personal taste, nor does it depend entirely on good usage. It has two definite purposes to perform—it should make printed or written matter easy to read, and it should help to guard against the writer's meaning being misunderstood by the reader. Good usage determines the kind of punctuation marks that are to be used, but these two purposes determine *when* they are to be used. Anything that saves time in the transaction of business is worth very careful consideration. The time saved by a *writer* who leaves out punctuation marks is so small that it is negligible, but if the *reader's* time is saved by the insertion of a comma that is necessary to make the meaning clear, it is certainly worth the correspondent's while to put the comma in.

Stories are told of lawsuits that have been lost because of misplaced marks of punctuation. These are extreme cases, of course, but they illustrate the disastrous possibilities of incorrect punctuation. In any book there is scarcely a paragraph that would not be difficult to read if it were improperly punctuated, and in many cases the meaning would

be absolutely lost without the necessary marks of punctuation To illustrate, read the following sentences from Professor E H Lewis' excellent book on Business English, with the punctuation marks omitted :

Chapters on punctuation are usually assigned to the end of the book and printed in small type the subject is so elementary you know and yet Nathaniel Hawthorne called punctuation a fine art and Hawthorne is still our greatest American master of prose if he is right the real danger is that punctuation is too hard a matter to be taught the elements of punctuation are of course elementary.

The meaning of this paragraph can be studied out if one gives enough thought to the various statements, but certainly the meaning cannot be gotten nearly so quickly as if the punctuation marks were properly inserted The passage is much easier to read when properly punctuated .

Chapters on punctuation are usually assigned to the end of the book and printed in small type The subject is so elementary, you know And yet Nathaniel Hawthorne called punctuation a fine art, and Hawthorne is still our greatest American master of prose If he is right, the real danger is that punctuation is too hard a matter to be taught The elements of punctuation are, of course, elementary

In the following ridiculous example it is absolutely impossible to understand the meaning of the author unless the punctuation marks are inserted .

While they were eating a dog was heard to howl at the servant Miss West cast a look of annoyance and chagrin was evident in her manner

When properly punctuated, the meaning is perfectly clear .

While they were eating, a dog was heard to howl At the servant Miss West cast a look of annoyance, and chagrin was evident in her manner

Necessity of rules.—If the only purposes of punctua-

tion are to make a composition easy to read and to guard against possible misunderstanding, why is it necessary to have any rules on the subject? Why should not each writer be left to decide for himself the places where it is necessary to put marks of punctuation in order to make his meaning clear and to facilitate reading? If one were able to see his work as it looks to others, this might be feasible. Whatever one writes, however, is so plain to him that he does not see how it can fail to be plain to everybody else. Therefore, in order to be sure that it will be understood by others, he must apply the rules of punctuation that have been formulated after a careful study of the situations in written composition that are most likely to give rise to misunderstanding, these rules are simply the expression of the best usage of conventional practice in the use of punctuation marks. If the rules say to put a period at the end of every complete thought, it is because that is the best way to make the words easily read and to insure the thought's being correctly understood. And if one is told that he should always place a comma before "and" in such a phrase as "rich, poor, and moderately successful business men," it is because in many cases the meaning would be obscure if the comma were not placed there. It is true that sometimes in some places the omission of punctuation marks prescribed by the rules would not make the matter particularly hard to read and would not seriously interfere with the reader's understanding of the intended meaning. No writer is capable of determining this matter for himself, however. It is best to be on the safe side always—to be absolutely sure that everything possible has been done to make the composition easy to read, and to make impossible any misunderstandings of the writer's meaning. The proper application of the rules of punctuation is largely effective in bringing this about.

Correct punctuation is a matter of great importance to the correspondent. The fundamental rules are not many, but

they should be thoroughly learned and carefully applied. Only those principles of punctuation that are common to all written composition are considered here. So far as the body of a letter is concerned, business correspondence has no rules of punctuation peculiar to itself. The correspondent puts into practice the same principles that govern, or ought to govern, the punctuation of a book or a newspaper. It is true that good usage and good sense prescribe certain kinds of punctuation for the heading of a letter and for the address on the envelope, and that these matters are not covered by the ordinary rules of punctuation. The special rules applying in these and similar cases are considered in Chapter III. For the present, however, our concern is only with the principles of punctuation that every one ought to know and to apply in business letters as well as in all other forms of writing.

**Chief purpose of punctuation.**—The chief purpose of punctuation is to separate. The examples that have been given on page 507 indicate the difficulty of reading and understanding written or printed matter when the various parts of a passage are not properly separated by marks of punctuation. There are two kinds of grammatical units that need to be separated by punctuation: (1) sentences, and (2) parts of sentences. The principal mark used to separate one sentence from another is the period; the principal mark used to separate one member from another within the same sentence is the comma. The question mark and the exclamation point are used sometimes instead of the period to separate sentences, and different units within the same sentence are sometimes separated by the colon, semicolon, dash, and other marks, instead of the comma. The period and the comma, however, are the most frequently used, and an understanding of the correct use of these marks, therefore, is the key to the greater part of the art of punctuation.

**Periods and commas.**—The first and most important rule of punctuation is the following. *The period is used to separate one sentence from another, the comma is used to separate one member from another within a sentence.*

This principle sounds very simple, but there are a surprisingly large number of people who fail to apply it correctly, or who do not understand it. They sometimes put a period between two members of the same sentence, thus:

We have received two letters from you. The first conveying your order, and the second advising us that you wish the order canceled.

This sentence should be punctuated as follows:

We have received two letters from you, the first conveying your order, and the second advising us that you wish the order canceled.

A mistake of this character is not frequently made, fortunately, but it is one of the possible results of failure to understand and apply the first rule of punctuation. A much more common mistake is to put a comma between two sentences, thus.

We will ship the goods on Saturday, this is the earliest shipping date that we can promise.

The correct punctuation, of course, is as follows:

We will ship the goods on Saturday. This is the earliest shipping date that we can promise.

**The question mark.**—A period is used only after a sentence that makes a statement or that embodies a command. After a question, a question mark is used instead of a period. Many writers forget this point. If the question is in the first clause, and there are one or more long de-



pendent clauses following, it is an easy matter to overlook the necessity of the question mark at the end of the sentence. It is not at all unusual to find a passage like the following in a letter:

What price can you offer for fifteen barrels prime winter oil, f o b. Montgomery, made from Alabama cotton-seed, pressed and distilled in our own plant in Mobile

The writer forgot that a question mark was needed at the end of the sentence. Be careful about this point, and end a sentence with a question mark whenever it is needed. There are some sentences that should be followed by an exclamation point instead of a period or a question mark. They are relatively few, however, and they should usually be avoided in a business letter. If one's feelings are so intense that they can be expressed only by the use of an exclamation point, they are probably not suitable for a business letter.

**The comma.**—As has already been stated, the comma is the mark of punctuation most frequently used within the sentence. The rules for the use of the comma are, therefore, numerous. Only the more important will be reviewed here.

The comma is used to set off a word or phrase used parenthetically, when dashes or parentheses would make too great a separation. Words and phrases like "however," "nevertheless," and "of course" are frequently used parenthetically, and, when they are so used, they should be set off by commas. When they are not used parenthetically, they need not be set off by commas.

Right Your acceptance of this offer, however, will not place you under obligations to us

Right We believe the goods will please you, however we can not guarantee satisfaction

In the first case the "however" is placed out of its natural order in the sentence—it is used parenthetically—and it is set off by commas. In the second case it is in its natural position at the beginning of the clause, and a comma is not necessary.

Between coordinate clauses joined by a simple conjunction use a comma. Remember that all coordinate clauses are not separated by commas, this is done only when the clauses are joined by a *simple conjunction*. Coordinate clauses in other cases are usually separated by semicolons. See page 517. The rule may be stated in a little different way, as follows: "Put a comma before 'and' or 'but' if it connects distinct statements. Put nothing when only words are joined." For example:

Messrs. Smith and Jones have conducted a successful business for many years, and they are now about to retire.

In the phrase "Messrs. Smith and Jones," only words are joined, and no comma is used before "and." The second "and" connects distinct statements, and therefore it is preceded by a comma.

The observance of this rule is particularly important in the following special cases. When simple conjunctions like "for," "as," and "since" mean "because," that fact should be indicated by putting a comma before them. Unless this is done, they are likely to be taken for prepositions. Consider the following sentence without proper punctuation:

We have delayed replying to your inquiry for the manager of the department in which you are interested has been temporarily absent from the office.

Until you have read several words beyond "for" you do not know whether the word is a conjunction or a preposition. The sentence would be much clearer if there were a comma before "for."

A comma is used to set off a subordinate clause preceding its principal clause. In a complex sentence, that is, in which the dependent clause comes first, it is set off from the independent clause by a comma. In those sentences in which the principal clause comes first a comma is usually unnecessary. The following sentences illustrate the rule:

When the market turns, we believe you ought to dispose of your holdings

Your case will be decided when the judge returns from his vacation

If you care to accept the offer, we shall be glad to make arrangements with our clients for the immediate transfer of the property

Our prices will have to be advanced if the present shortage in the leather market continues.

\* "Two adjectives modifying the same noun should be separated by commas if they are coordinate in thought; but if the first adjective is felt to be superposed on the second, they should not be separated by a comma." In the sentence, "Fair, courteous treatment of all complaints is our policy," the adjectives "fair" and "courteous" are coordinate in thought, both modify "treatment." But in "These heavy wool suits must be sold on a close margin," the adjectives are not coordinate in thought; "wool" modifies "suits," but heavy modifies "wool suits."

It is sometimes difficult to tell whether two adjectives should be separated by a comma or not. In case of doubt it is well to omit the comma, because unnecessary marks of punctuation are to be avoided. When the comma is obviously necessary according to the rule, however, it should always be used.

\* "In a series of the form, *a, b, and c*, a comma should precede the conjunction." Do not omit the comma before "and" in such a sentence as "We carry a complete line of

boats for use on lakes, rivers, and ocean" To omit the comma is illogical, and the best modern usage requires it to be inserted. It is not the function of a comma to take the place of "and", its function is to *separate*, and it is needed just as much to separate "rivers" and "ocean" as it is to separate "lakes" and "rivers" "Rivers and ocean" do not make a single unit in the series any more than "lakes, rivers" do The comma is needed to separate each member of the series from the next There is frequent violation of this principle in firm names "Smith, Jones and Company" is the usual formula To be absolutely correct, it should be written "Smith, Jones, and Company" Because the other form has been in use for a long time, however, and because it is everywhere used to-day, it will probably continue to be used, and custom may be said to justify the exception Anywhere else than in a firm or company name, however, it is decidedly objectionable to fail to put a comma after each member of a series

When a series forms a subject, there is no comma at the end of the subject "Manufacturers, jobbers, and retailers are competing for the business" does not require a comma after "retailers," because the series is the subject of the sentence. Observe, however, the comma between "jobbers" and "retailers."

Use a comma to set off non-restrictive clauses and phrases, but not to set off restrictive clauses and phrases A restrictive phrase or clause is one necessary to the full sense of the main assertion; it *identifies* the word it modifies. It should not be set off by a comma A non-restrictive phrase or clause is one not necessary to the full sense of the main assertion, it may be called an "extra" phrase or clause. It tells something about the word it modifies that is interesting, no doubt, but that is not necessary to identify the modified word A non-restrictive or extra clause should be set off by commas. Consider the following

Restrictive We should be glad to receive your prompt remittance for the goods that were shipped to you last week

Non-restrictive We take pleasure in recommending Mr John L Powell, who has served us faithfully as shipping-clerk for the past three years.

Do not put a comma "before a substantive clause introduced by *that* or *how* when the governing verb (such as *said*, *thought*, *supposed*) immediately or very closely precedes the clause" This is only another way of saying not to use a comma where it is not needed In some cases, however, when the governing verb is separated from "that" or "how," it is advisable to put a comma before the substantive clause.

He told me in strict confidence when he met me yesterday, that Johnson and Harvey are about to make an assignment

This is an awkward sentence. It could be much better recast, as follows:

When he met me yesterday, he told me in strict confidence that Johnson and Harvey are about to make an assignment.

The preceding paragraph suggests a rule given by many authorities to "mark the end of a long subject by a comma" Ordinarily when one is speaking, there is no pause between the subject and predicate. When the subject is very long, however, there usually is a slight pause, and that pause should be indicated by a comma Note the following sentence.

A correspondent who does not know the rules of punctuation and who trusts to instinct or chance to make his letters easily read and correctly understood, cannot be as effective in his work as one who punctuates with certainty

The comma is necessary in this case to show the natural pause or separation between the subject and the predicate.

As a general rule, however, it is well to avoid such a long subject, and thus avoid the necessity of separating subject and predicate by a comma. This cannot always be done, but, when it is possible, clearness is gained by doing away with the separation between subject and predicate. One writer says that commas are red lights—danger signals—to warn the reader to stop, and that the comma after a long subject “is a red light hung there to prevent the train of thought from crashing into the predicate.” He continues: “Even the best railway needs some red lights. . . . They make for rapidity and safety.” But “the worse a railway service is, the more red lights it needs” (From “Business English,” by E. H. Lewis). The metaphor is a good one. The comma is necessary in many cases, but it is often possible to construct a sentence so that there is no possibility of difficulty in reading or misunderstanding of the meaning, even if commas are omitted. Clear thinking is essential to clear writing, and no marks of punctuation can ever take the place of clear thinking.

The period and the comma are the most frequently used marks of punctuation, and the individual who understands their use is in possession of the most important principles of punctuation. There are, however, other kinds of marks that serve a definite purpose in writing, and it is essential for the correspondent to know when to use them. They cannot all be considered, neither can all the rules affecting the application of any one of them be considered. As in the case of the consideration of the period and the comma, only sufficient material can be provided for a review of the more important of the principles.

**The semicolon.**—There are countless business letters, and other kinds of letters as well, in which a semicolon is never used, the comma and the dash are made to serve every purpose of separation within the sentence. This is wrong, and is due to ignorance, carelessness, or willful dis-

regard of the rules established by good sense and good usage. It is just as wrong to use a comma where a semicolon ought to be used as it is to begin the first word in a sentence with a small letter. There is nothing difficult about the use of the semicolon. It is used in a few well-defined classes of cases, and the rules that govern it are easily learned and applied.

Use a semicolon between the parts of a compound sentence that are not joined by a conjunction. Consider the sentence, "He did not go to Canada, he went to Mexico." This seems to be made up of two complete statements, and it has already been said that a complete statement is usually a sentence and should be followed by a period. There are some complete statements, however, that are so closely related that they do not make separate sentences, but are joined together as coordinate clauses in a single sentence. Ordinarily such clauses are joined by a conjunction. If this conjunction is a simple conjunction, like "and," "but," "or," "for," etc, the two coordinate clauses should be separated by a comma. Suppose, however, that the conjunction for some reason is omitted. There is still the same relation between the clauses—they are still coordinate clauses in a compound sentence, but it is no longer possible to use the comma to separate them. *The comma cannot separate independent statements unless it is followed by "and," or "but," or one of the other simple conjunctions.* When the conjunction is omitted, a semicolon must be used. The sentence above quoted might be written with a conjunction "He did not go to Canada, but he went to Mexico." The contrast between the two statements, however, is not so marked when the conjunction is used as when it is omitted. For the sake of the desired contrast, the conjunction is left out; therefore, according to the rule, a semicolon must be used to separate the clauses. "He did not go to Canada; he went to Mexico."

Do not join complete statements unless they clearly belong together. When short statements are joined without conjunctions and with semicolons, the reader understands that they are similar and relatively unemphatic assertions, he may unconsciously supply conjunctions; he does not pause between them for very long; and he accepts them as coordinate clauses in a single complete statement. If the writer does not want to produce this effect, if he wants to emphasize each statement, he should make each assertion a complete statement by placing a period after it and beginning the next word with a capital letter. Two sentences are individually more emphatic than two coordinate clauses of one sentence.

Use a semicolon between the parts of a compound sentence that are joined by a conjunctive adverb. The conjunctive adverbs are: accordingly, also, besides, hence, however, moreover, nevertheless, otherwise, so, still, then, therefore, thus. The following sentences are correctly punctuated: "These goods were purchased early and in large quantities; therefore we are able to quote very low prices on them," "This machine is now off the market, nevertheless we are still able to supply parts." This rule is absolute, there are no exceptions to it.

It has been said that coordinate clauses which are joined by a simple conjunction should be separated by a comma. There are some exceptions, however. When the clauses of a compound sentence are long, or when a more decided pause than would be indicated by a comma is desirable, use a semicolon. A sentence that well illustrates this rule is the following:

A comma is ordinarily used between clauses of a compound sentence that are connected by a simple conjunction, but a comma should emphatically not be used between clauses connected by a conjunctive adverb.



The semicolon is used between the two coordinate clauses in order to cause a more decided pause between them than a comma would furnish. This rule must be applied with care. There is not frequent occasion for its use, and it is better not to use it at all than to use it incorrectly.

A semicolon should be used "to separate two or more *coordinate members* of a simple or complex sentence when those members, or some of them, have commas within themselves." Heretofore mention has been made of semicolons separating *clauses* only. This rule indicates, however, that they can separate *phrases* as well. Here are two sentences that illustrate the application of this rule:

Coordinate *clauses* connected by "for," but separated by a semicolon, because one of the clauses contains several members separated by commas. "We are making a special price on our best matting, imported from Japan, in cool colors, standard widths, and usual weights; for we believe we can help thereby to popularize this ideal floor covering for summer use."

Coordinate members of a sentence (*phrases* in this case), separated by a semicolon because they have commas within themselves. "We are willing to settle the matter by returning the goods, packed exactly as when received, and bearing the agent's notation showing their condition on arrival, or by attempting to sell the goods for your account for what they will bring, without obligation of any sort on our part, and at a cost to you of 10% of the gross proceeds for our commission."

A semicolon is used in these cases because a comma would not show where one coordinate member ended and the other began. In the first sentence, for instance, if "for" were preceded by a comma, the reader might think at first that the clause beginning "for we believe" had direct reference to "usual weights" instead of the special price.

**The colon.**—Old books on punctuation give a number of rules for using the colon as a sort of halfway mark between a semicolon and a period. A colon was formerly used to mark a degree of separation only a shade less than

that indicated by a period. Modern writers have wisely abandoned this use of the colon, because there is no necessity for such hair-splitting distinctions between the punctuation marks that indicate separation. If two statements are too distinct to be separated by a semicolon, make each of them a complete sentence and put a period between them. Nowadays only one use for the colon is recognized. •

The colon should be used after a word, phrase, or clause that introduces a list, an extended quotation, etc

It has been well said that the colon is to writing what the mark of equality is to mathematics; that is, the colon indicates that what follows is the equivalent of what precedes it. The rule does not mean, however, that every list is to be introduced by a colon. A colon is used to introduce only what may be called a formal list or a long formal quotation. A short list does not need a colon.

Our clothes are expensive, durable, and stylish

A long list, however, or one that is more complicated than the above sentence, would require a colon

Our clothes are inexpensive, because we make them in such large quantities that the greatest economies are possible in production, durable, because we not only *advertise* all-wool fabrics, but we *use* them as well, stylish, because our cutters are leaders in the tailoring trade, and they are in close touch with every influence that affects fashions

(Note in the above sentence that in a list following a colon, if the phrase contains commas, semicolons are used to separate the phrases) •

**The question mark.**—The question mark is used only after a direct question, not after an indirect question. For example, "He asked the customer what caused the damage to the shipment" requires a period, not a question mark, but, "He asked the customer, 'What caused the damage to the shipment?'" requires a question mark

**The dash.**—The dash is greatly overused in business letters and in advertising. It usually gives the effect of breathlessness, and makes the reader think that the writer's thoughts were flowing so freely that he did not have time to complete the expression of one before he started with the next. The dash has a distinct place as a mark of punctuation, and it should be used when necessary, but it should be carefully avoided as a mere substitute for a period, or a comma, or a semicolon, or any of the other marks of punctuation. Its use is too often merely a cover for the writer's ignorance of the right mark to use. Consider the following rather remarkable advertisement. The writer's purpose is not exactly clear in refusing to give a chance to any mark of punctuation but the dash. Whatever his purpose, however, the effect is decidedly unpleasant. Avoid such senseless misuse of a frequently useful mark of punctuation.

"Yes—I eat in my own restaurants—Just the same as you do—and furthermore—if an employee—when serving me—tells the cook—the order is for me—that employee is liable to be dismissed—I want the same food—service and treatment that patrons get—then I know what's what—Isn't that fair?"

The principal use of the dash in business letters is "before a repetition or modification having the effect of an afterthought." It is not always easy to tell just when a repetition or modification is "an afterthought," but ordinarily there is no difficulty on this point. The following sentence illustrates the repetition that is correctly enclosed in dashes.

Mr Jones has been with this company for many years—for more years than the firm has had its present form, in fact—and we should greatly dislike to lose his valuable services

The dash is chiefly used to indicate abrupt transition of any sort. For example:

You will be delighted with this hat, particularly when you consider its very low price—four dollars.

Another use of the dash is as a substitute for parenthesis marks. Here is a good rule for the proper punctuation of parenthetical matter "A violent parenthesis goes between dashes; strong parenthesis between parenthesis marks, a weak parenthesis between commas" For instance. •

The three important characteristics—style, fit, and durability—are present in all our clothes

The three important characteristics (style, fit, and durability) are present in all our clothes

The three important characteristics, style, fit, and durability, are present in all our clothes

In the first sentence the characteristics stand out strongly; in the second they are not so forcible, in the third they are mentioned merely incidentally

**Other marks of punctuation.**—It is impossible here—and should be unnecessary—to review the rules governing the use of all marks of punctuation. Only the most important, because the most frequently used, can be considered. For rules on the use of parentheses, quotation marks, the apostrophe, capitals, the hyphen, etc., the student who needs counsel is referred to any good handbook, or, in the case of the hyphen, to the dictionary.

In addition to the rules that have been given about the various marks of punctuation, there are a few miscellaneous principles that have to be frequently applied and that should be mastered. The more important of them are as follows:

The expressions "namely," "for example," "that is," or their respective abbreviations, "viz," "e g," and "i e," when introducing an example or an explanation, should always be followed by a comma, never by a colon. There is sometimes difficulty, however, in determining just what mark of

punctuation to use before these expressions. Although cases arise in which it is permissible to use a period, a semicolon, a colon, or a comma and a dash, yet it is nearly always proper to use a semicolon. It is safe, therefore, to formulate the following general principle for guidance in the punctuation of these expressions:

*In introducing an example or an explanation with one of the expressions "namely," "viz.," "for example," "e.g.," "that is," and "i.e.," the expression should be preceded by a semicolon and followed by a comma.* Of course, in some few cases, it is advisable to begin a sentence with one of these expressions, and in that case it should be preceded by a period. In the majority of cases, however, and particularly in the field of business correspondence, this statement of the general rule is sufficiently accurate for the purposes of the correspondent. Note the following examples:

Our representatives in your county are business men who are well known as progressive and reliable dealers, viz, Messrs Curtis and Barnes of South Medford

We are quoting exceptionally low prices on seasonable goods, e.g, garden rakes at 43c, lawn-mowers at \$1.85, and best garden hose at 18c

**Summary.**—The principles of punctuation that have been considered are those that are most important in business correspondence. The observant student may notice that much of the printed and written matter that comes to his attention is not punctuated in accordance with these principles. This condition is not an argument against the validity of the rules, but it only shows the frequent ignorance of correct punctuation that is displayed even by those who make writing their occupation. Do not take newspaper punctuation as a standard, and be equally suspicious of punctuation in cheap magazines and in cheap books. The common and mistaken notion that no two people punctuate

alike is true only of those people who are ignorant of the simple, fundamental principles. The punctuation of good writers and of good publishers everywhere is uniform, and it is with them that the correspondent should endeavor to classify himself rather than with the people who are too careless of the reader's ease and comfort to use the marks of punctuation as they ought to be used.

Many correspondents fail to perfect themselves in such matters as spelling and punctuation. They think that they will always dictate their letters to stenographers and that it is the stenographer's duty to spell correctly and to insert the proper marks of punctuation. It certainly is the stenographer's duty to do this, but, unfortunately, the stenographer often knows less about such matters than the man who dictates. The correspondent himself is finally responsible for his letters, and if he is unable to teach the stenographer how to correct her mistakes, if letters go out with poor spelling and hopeless punctuation, the correspondent and not the stenographer is held accountable for the bad effect that such letters have upon the people who receive them.

## INDEX

- Abbreviation  
in heading, 38-39  
in introductory address, 41-44
- Acknowledging order  
according to house policy, 161  
essential features of, 162  
purpose of, 161, 163, 164  
two general rules for, 168  
"you" attitude in, 165  
what to remember in, 166
- Address on envelope  
address "in care of," 94  
form of, 90, 93  
punctuation of, 93  
standard form of, 92  
title in, 97
- Agents, Letters to, 190
- Appeals  
changing the, 445  
false, 382  
for action, 393  
in sales, 352, 368, 443, 449  
of price, 388  
variety of, 412
- Application, Letters of  
classification of, 248  
example of, 254-5  
facts vs. opinions in, 352  
importance of, 247  
parts to, 249
- Application, Letters of  
points of view to consider  
in, 258  
to blind advertisements, 264, 266
- Arrangement of  
evidence, 387  
secondary Selling Points, 390
- Arrangement of letters on page  
centering the letter, 69  
even margin, 72  
two page letters, 70
- Body of letter  
indentations in, 55  
space between lines, 56  
stating subject of, 58  
use of sub-heads in, 57
- Brevity  
its misuse, 133-135  
its use, 131-2
- Campaigns, 451
- Capitalization  
in salutation, 54  
use of, 467
- Caveat emptor, 203
- Classes of letters  
collection, 302  
complaints, 202

- Classes of letters  
 inquiries and their answers, 71  
 internal and departmental, 183  
 introduction, 182  
 orders and acknowledgments, 154-168  
 recommendations, 179  
 remittances, 169-170  
 sales, 152
- Clearness  
 causes of vagueness, 125  
 general rules for, 129  
 obscurity, 129  
 vagueness in order, 124
- Clincher  
 examples of, 374-376  
 in sales letters, 357, 373  
 mistakes in, 391  
 too strong, 394  
 weakness in, 392
- Coherence  
 definition of, 16  
 in the paragraph, 25, 363  
 in the sentence, 28  
 means to secure, 263  
 remedy for lack of, 17
- Collections  
 bases of appeal in, 307  
 by classes of customers, 303-4  
 don'ts in, 334  
 final steps in, 333  
 follow-up, 309-327  
 hold up order to insure, 342  
 policy of, 302  
 theory of, 310
- Complaints  
 carrier's fault, 229, 233, 236, 241  
 customer's fault, 229, 234
- Complaints  
 dishonest, 225  
 imaginary, 226  
 kinds of, 224-232  
 on shortages, 240  
 seller at fault, 229, 236
- Complaints, Adjustment of  
 attitude of adjuster, 202, 205  
 don'ts in, 209, 215, 218, 220  
 "I" attitude, 208  
 impersonal tone in, 213  
 refusing satisfaction in, 231  
 selling policy determines, 204  
 view to be taken in, 205  
 when to write familiarly in, 207, 214
- Complaints, Letters of  
 attitude to be taken in, 194  
 courtesy in, 193  
 first, 195  
 principles to be observed in, 199-200  
 purpose of, 192  
 second, 196  
 the last, 196
- Complimentary close  
 position of, 60  
 purpose of, 59  
 standard form of, 59  
 when unnecessary, 187
- Conciseness  
 advantage of, 131, 259  
 definition of, 130  
 factors in, 136  
 general rules for, 138
- Connection between paragraphs  
 echo words, 18  
 method to secure, 18  
 transition words, 19



- Construction of letter
  - principles of, 13
  - units in, 13
- Conviction
  - examples of, 370-371
  - in sales letter, 357, 367, 369, 387
- Courtesy
  - examples of, 145
  - politeness can be overdone, 142
  - its value, 139, 140, 193, 259, 457
- Correctness
  - in form, 121, 258
- Credit and collection
  - inquiries in regard to, 177
- Credit and credit letters
  - bases of, 291
  - phases of, 290
  - refusing, 296
  - ways of granting, 293-4
- Denotation of words, 8
- Don'ts in letter writing, 334
- Drawing out complaints, 210
- Effective beginnings
  - by ignoring the date, 109
  - examples of, 107-8
  - first sentence in, 101, 156
  - introduction not necessary for, 111
  - remedy for ineffective beginnings, 105
- Emphasis
  - by capitals, 467
  - by form, 460
  - definition, 20, 100
  - how to emphasize, 465
  - in sales letter, 364
  - in the paragraph, 27
- Emphasis
  - in the sentence, 28, 464
  - position to secure, 20, 301, 463
  - principles of, 461
- Endings
  - examples of, 116
  - graceful, 115
  - last sentence, 101, 112, 113, 159
  - participial, 112-113
- Envelopes
  - essentials in all business letters, 119, 120
  - clearness, 123-129
  - conciseness, 130-138
  - correctness, 120-122, 185, 186
  - courtesy, 138
  - individuality, 149
  - paper and size of, 89
- Extension of time in collections
  - granting, 379
  - refusing, 340
- "Fill-in," 480
- Folding the letter
  - how to fold, 98
  - importance of properly, 98-99
- Follow-up collection
  - collections, 309
  - draft in, 326-7
  - first letter in, 312
  - fourth letter in, 322
  - harsh phrases in, 331
  - second letter, 316
  - third letter, 320
- Follow-up sales
  - appeals in, 412
  - assumptions in, 410, 426

## Follow-up sales

- "campaign," 420
- "continuous," 430
- examples of, 413
- failures to get responses in, 410
- number of letters in, 419
- references to previous letters, 408
- value of, 407
- "wear out," 421
- when to stop in, 434

## Form letters

- advantages and disadvantages, 473
- definition, 472
- examples, 478
- for credit and collections, 485
- for sales, 483
- method used, 489
- semi-form, 477
- "style letter," 475
- varying the, 493

## Form of the letter

- body, 55-59
- complimentary close, 59
- example of, 35
- heading, 35-41
- introductory address, 41
- reasons for standard form, 32, 121
- salutation, 49-54
- signature, 61

## General legal principles, 160

- "Ginger" talk
  - by Holman, 288
  - examples of, 12, 269
  - to salesmen, 282

## Heading

- date in, 37

## Heading

- examples of, 36
- general directions, 38-40
- punctuation in, 39
- purpose of, 35
- rules for, 36
- variations in, 40
- Holman's "Ginger Talks," 288
- Hotchkiss, G. B., 25
- House organs, 286

## Individuality

- definition of, 149
- how to acquire it, 150

## Inquiries

- for booklets, 398
- length of answer to, 400
- value of, 407

## Inquiries and their answers

- classes of, 176
- essentials of answer, 177
- general principles in answer, 178
- how to ask favors, 174
- inquiries about services, 173
- simple inquiries, 173

## "Inside" letters, 183

- See Internal and departmental letters

## Inspiration letters

- classes of, 292
- effect of, 290
- purpose of, 273
- qualities of words in, 274-8
- secret of good, 281

## Internal and departmental letters

- essentials of, 185
- principles to be observed, 184

## Introduction

- envelope notation, 182

- Introduction  
  example of, 183  
  requirements of, 182
- Introductory address  
  address, 44  
  example of, 46  
  location of, 45  
  punctuation of, 47  
  purpose of, 41  
  the titles in, 41  
  variations of, 47, 66, 186
- Letter-heads  
  date in, 106  
  kinds of, 85  
  methods of reproduction of, 86  
  purpose of, 83  
  special, 188-90
- Long words and short words  
  desirability of each, 7  
  use of each, 7
- Loose sentences, 29
- Margins, 469
- Mistakes in sales letters  
  in clincher, 39  
  in guarantee, 390  
  in point of contact, 379  
  unrelated points of contact as, 382
- Orders  
  description of items in, 157  
  forms of, 156  
  function of first sentence in, 156  
  function of last sentence in, 159  
  legal side of, 156  
  prices in, 158  
  what to say in, 155
- Paper  
  best color for, 82  
  quality of, 78  
  size of, 76  
  things to be considered in selection of paper stock, 79  
  use of half sheets, 77
- Paragraphs  
  indentation of, 22  
  in sales letter, 359  
  length of, 24  
  purpose of, 21
- Paragraph book  
  credits and collections, 485  
  examples of, 478  
  how to prepare a, 481  
  sales letter for, 483
- Parallel construction, 26
- Periodic sentence  
  definition, 29  
  use of, 30
- Persuasion  
  example of, 392  
  in sales letter, 357, 367
- Point of contact  
  examples of, 484  
  "injured tone" in, 383  
  in sales letters, 357, 404, 423  
  mistakes in, 371
- Point of view in letter to consumers, 446
- dealers, 446  
farmer, 452  
manufacturer, 445  
women, 452, 457
- Position of stamp, 96
- Printed forms for inquiries, 175
- Punctuation  
  in address on envelope, 93

## Punctuation

in heading, 39

in introductory address, 47

## Purpose of business letters, 12

## Recommendation, Letters of

example of, 181

personal, 180

"to whom it may concern,"  
179

## Remittance

how it is made, 170

how to state the amount, 169

what it is for, 170

## Retail collections, 344

steps to be taken in, 345

## Return card, 95

as an advertisement, 96

## Sales letters

as an answer to inquiries,  
177

classification of, 397

common errors in, 378-396

contents of, 356

kinds of, 378, 397

must fit individual, 355

pays to a, 367

purpose of, 351

source of material in, 359

talking points in, 358

## Salesmen, Letter to, 189

## Salutation

familiar, 52

formal, 50

position of, 53

purpose of, 49

standard form of, 50

unnecessary in, 186, 265

use of capitals in, 54

Scheme for getting orders,  
437

## Selling

in letter of application, 246  
satisfaction, 203

## Signature

how to make the, 63

legal aspects of, 61

position of, 65

standard signature, 64

## Slang

colloquialism, 10

danger of, 10

definition of, 9

examples of, 11, 12

value of, 10, 263

## Stereotyped expressions

phrases, 103, 110

sentences, 101

words, 102

## "Style sheets," 74

example of, 475, 478, 479

## Synonyms, 5

examples of, 5-7

System in adjusting com-  
plaints

adjustment bureau, 241

essentials of a, 242

## System in collection, 336

examples of, 338

Talking points, Selection of,  
358

## Transition sentences, 119

## Two page letters, 70

## Unity

in the paragraph, 21

in the sentence, 27

principle of, 13, 21

remedy for lack of, 16

test of, 15

## Unsolicited sales letter

how to write, 435

- |  |   |
|--|---|
| Unsolicited sales letter<br>selection of names, 432<br>when to stop the follow-up,<br>436<br><br>Vocabulary<br>how to increase, 3, 4<br>value of a large, 2, 365 | Window envelope, 45<br><br>"You" attitude<br>use of, III, 147, 165<br>440<br>when not used, 156, 171,<br>208, 230 |
|--|---|